

NORTH CAROLINA COMMISSIONER OF BANKS

Annual Report

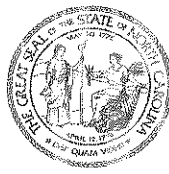


2012

n o r t h c a r o l i n a
COMMISSIONER OF BANKS

Ray Grace
Acting Commissioner of Banks





State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

PAT MCCRORY
GOVERNOR

RAY GRACE
ACTING COMMISSIONER OF BANKS

To The Honorable Pat McCrory, Governor of North Carolina:

I hereby respectfully submit the 2012 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2012, regarding North Carolina's state-chartered commercial banks and savings institutions under the supervision of the Office of the Commissioner of Banks.

Although economic challenges continued in 2012, North Carolina state-chartered banks and savings institutions showed signs of improvement and experienced a generally favorable year. Overall asset levels decreased 7.2 percent during the year, after experiencing a net increase in 2011 of 7.4 percent. However, the decline is principally due to the loss of RBC Bank as a North Carolina state-chartered bank, which resulted in an immediate reduction in state-chartered aggregated assets of 8.8 percent. However, several smaller institutions in the state realized healthy growth rates during the year and the following four banks each attained 30 percent or more growth: Carolina Premier Bank, The Fidelity Bank, Park Sterling Bank, and VantageSouth Bank.

In aggregate, North Carolina's state-chartered banks and savings institutions also experienced improvement in asset quality. Noncurrent loans and leases to total loans and leases decreased from 3.98 percent to 2.94 percent, while Other Real Estate Owned, an asset category comprised of foreclosed real estate collateral, decreased significantly by 49 percent. Nonaccrual loans declined by 36 percent and loans past due 90 or more days dropped 26.5 percent.

North Carolina's state-chartered institutions were also successful in attaining substantial improvements in overall profitability. In 2012, the aggregate return on average assets for state-chartered banks and savings institutions increased from 0.32 percent to 0.82 percent and return on equity increased from 2.86 percent to 6.86 percent. Despite those increases, the continued low interest rate environment contributed to a relatively flat aggregate net interest margin, which showed only a nominal increase from 3.79 percent to 3.85 percent.

While economic difficulties continue, most institutions are well-capitalized and remain viable and important contributors to the communities and markets they serve. However, one North Carolina bank, Waccamaw Bank, located in Whiteville, failed during the year. The Office of the Commissioner of Banks remains committed to and is focused on ensuring that all institutions under its supervision operate in a safe and sound manner, with adequate capital and capable management.

Detailed information on each bank is provided in the Bank Directory Section of this report. As a convenience to the public and the banking industry, this report is also available on the Commissioner of Banks' website at <http://www.nccob.gov>.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Ray Grace', with a long horizontal line extending to the right.

Ray Grace
Acting Commissioner of Banks

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NC State-Chartered Banks Aggregate Report of Condition *

Assets	2012	2011	2010	2009	2008	2007
Cash and due from depository institutions	8,472	11,194	6,481	6,791	5,848	5,271
Securities	50,024	51,558	39,790	45,766	45,546	36,586
Federal funds sold & resell agreements	991	1,071	1,024	918	504	1,329
Total loans & leases	151,819	163,682	161,487	163,100	160,704	146,518
Less: Loan loss allowance	(2,519)	(3,467)	(4,116)	(3,819)	(2,426)	(1,686)
Trading account assets	939	1,084	934	808	1,117	478
Bank premises and fixed assets	3,463	3,724	3,577	3,324	3,414	3,185
Other real estate owned	1,024	2,005	2,538	2,304	759	266
Goodwill and other intangibles	8,309	7,369	7,904	8,245	7,737	8,874
All other assets	14,702	17,573	18,484	17,591	12,461	9,445
Total assets	237,224	255,793	238,103	245,028	235,664	210,263
Liabilities & Capital	2012	2011	2010	2009	2008	2007
Total deposits	186,925	199,366	178,346	183,251	166,912	148,678
Federal funds purchased & repurchase agreements	1,004	2,017	2,030	3,783	4,928	5,990
Trading liabilities	750	841	628	488	832	165
Other borrowed funds	13,080	14,793	19,784	21,574	26,728	25,601
Subordinated debt	1,447	2,230	2,235	2,244	2,474	1,798
All other liabilities	6,980	6,310	5,571	5,498	11,916	4,477
Equity capital	27,038	30,236	29,509	28,190	21,873	23,554
Memo Items						
Interest-bearing deposits	144,616	166,829	152,034	158,771	147,817	129,605
Deposits held in foreign offices	0	1,042	7,323	5,066	12,090	11,560
Derivatives	74,231	73,799	71,400	72,918	81,588	54,234

* Rounded to Millions of dollars.

NC State-Chartered Banks Aggregate Report of Income *

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>
Total interest income	8,668	9,672	10,157	10,058	11,196	12,450
Total interest expense	1,173	1,731	2,278	3,040	4,715	6,130
Net interest income	7,495	7,941	7,879	7,018	6,481	6,320
Provision for credit losses	1,253	1,882	3,809	3,874	1,876	638
Total noninterest income	3,435	2,644	3,047	3,750	3,327	3,249
Total noninterest expense	6,979	7,590	7,435	7,407	6,971	6,291
Pre-tax net operating income	2,698	1,113	(317)	(513)	962	2,640
Securities gains (losses)	31	(128)	525	233	(223)	(6)
Applicable income taxes	653	24	(129)	(136)	480	1,066
Extraordinary gains net of tax	-	-	-	-	2	-
Net income	2,076	961	336	(144)	260	1,568
Other Items						
	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>
Number of institutions reporting	74	80	85	87	92	92
% of unprofitable institutions	20.27	35.00	43.53	54.02	45.65	26.09
% of deposits insured (estimated)	61.60	63.53	66.67	68.21	62.21	61.04
‡ Full-time equivalent employees	44,942	47,863	47,469	47,982	46,677	46,447
Cash dividends	1,813	595	112	428	1,309	1,405
Net charge-offs	1,538	2,489	3,504	2,357	981	401
Noncurrent loans and leases	4,179	6,512	8,187	7,010	6,214	1,403
Restructured Loans and Leases	2,676	3,465	3,443	1,857	79	55
Unused Loan Commitments	46,277	48,892	46,929	44,857	47,346	54,017
Insider loans	909	1,112	1,434	1,376	1,330	1,173

* Rounded to Millions of dollars.

‡ Numbers not rounded

Alliance Bank & Trust Company
Gastonia

Daniel C. Ayscue
President & Chief Executive Officer

292 West Main Avenue, 28052
Telephone: (704) 867-5828
Fax: (704) 867-6155

Assets (000)

Cash and balances due from depository institutions	\$11,786
Securities	\$29,281
Federal Funds Sold and resell agreements	\$1,885
Net loans and lease financing receivables	\$132,373
Premises and fixed assets including capitalized leases	\$3,577
Other real estate owned	\$4,837
Intangible assets	\$ 0
Other assets	\$3,345
Total Assets	\$187,084

Liabilities and Equity (000)

Deposits	\$152,755
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$19,000
Other liabilities	\$ 779
Total liabilities	\$172,534
Total equity	\$14,550
Total liabilities and equity	\$187,084
2012 Earnings	\$-3,745

Anson Bank & Trust Co.
Wadesboro

Dana A. Maness
President

211 South Green Street, 28170
Telephone: (704) 694-2122
Fax: (704) 694-6582

Assets (000)

Cash and balances due from depository institutions	\$12,226
Securities	\$7,250
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$35,916
Premises and fixed assets including capitalized leases	\$1,265
Other real estate owned	\$1,361
Intangible assets	\$ 0
Other assets	\$1,588
Total Assets	\$59,606

Liabilities and Equity (000)

Deposits	\$50,985
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$1,000
Other liabilities	\$1,526
Total liabilities	\$53,511
Total equity	\$6,095
Total liabilities and equity	\$59,606
2012 Earnings	\$- 644

Aquesta Bank
Cornelius

James C. Engel, Jr.
President and Chief Executive Officer

19510 Jetton Road, 28031
Telephone: (704) 439-4343
Fax: (704) 439-4344

Assets (000)

Cash and balances due from depository institutions	\$8,909
Securities	\$64,466
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$107,253
Premises and fixed assets including capitalized leases	\$9,472
Other real estate owned	\$1,592
Intangible assets	\$2,009
Other assets	\$11,010
Total Assets	\$204,711

Liabilities and Equity (000)

Deposits	\$159,418
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$22,195
Other liabilities	\$ 440
Total liabilities	\$182,053
Total equity	\$22,658
Total liabilities and equity	\$204,711
2012 Earnings	\$1,076

Asheville Savings Bank, SSB
Asheville

Suzanne S. DeFerie
President and Chief Executive Officer

11 Church Street, 28801
Telephone: (828) 254-7411
Fax: (828) 252-6710

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$39,028	Deposits	\$581,585
Securities	\$235,809	Federal funds purchased and repurchase agreements	\$ 411
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$54,153
Net loans and lease financing receivables	\$379,583	Other liabilities	\$8,072
Premises and fixed assets including capitalized leases	\$13,306	Total liabilities	\$644,221
Other real estate owned	\$19,411	Total equity	\$89,372
Intangible assets	\$ 0	Total liabilities and equity	\$733,593
Other assets	\$46,456		
Total Assets	\$733,593	2012 Earnings	\$1,002

Bank of Commerce
Charlotte

Wesley W. Sturges
President and Chief Executive Officer

100 Queens Road, 28204
Telephone: (704) 971-7000
Fax: (704) 971-7010

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$7,163	Deposits	\$91,143
Securities	\$29,733	Federal funds purchased and repurchase agreements	\$16,806
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$10,000
Net loans and lease financing receivables	\$86,900	Other liabilities	\$ 870
Premises and fixed assets including capitalized leases	\$ 258	Total liabilities	\$118,819
Other real estate owned	\$1,419	Total equity	\$12,672
Intangible assets	\$ 0	Total liabilities and equity	\$131,491
Other assets	\$6,018		
Total Assets	\$131,491	2012 Earnings	\$ 253

Bank of Granite
Granite Falls

Brian E. Simpson
Chief Executive Officer

23 North Main Street, 28630
Telephone: (828) 496-2000
Fax: (828) 496-2077

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$129,319	Deposits	\$613,906
Securities	\$207,827	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$ 0
Net loans and lease financing receivables	\$301,409	Other liabilities	\$3,273
Premises and fixed assets including capitalized leases	\$9,244	Total liabilities	\$617,179
Other real estate owned	\$15,019	Total equity	\$64,903
Intangible assets	\$7,982	Total liabilities and equity	\$682,082
Other assets	\$11,282		
Total Assets	\$682,082	2012 Earnings	\$1,263

**Bank of North Carolina
High Point**

W. Swope Montgomery, Jr.
Chief Executive Officer

1226 Eastchester Drive, 27265
Telephone: (336) 869-9200
Fax: (336) 476-5818

Assets (000)

Cash and balances due from depository institutions	\$208,505
Securities	\$456,345
Federal Funds Sold and resell agreements	\$15,178
Net loans and lease financing receivables	\$1,994,966
Premises and fixed assets including capitalized leases	\$66,079
Other real estate owned	\$51,913
Intangible assets	\$32,193
Other assets	\$246,885
Total Assets	\$3,072,064

Liabilities and Equity (000)

Deposits	\$2,657,023
Federal funds purchased and repurchase agreements	\$30,382
Other borrowed money	\$64,003
Other liabilities	\$13,840
Total liabilities	\$2,765,248
Total equity	\$306,816
Total liabilities and equity	\$3,072,064
2012 Earnings	\$11,769

**Bank of Oak Ridge
Oak Ridge**

Ronald O. Black
President and Chief Executive Officer

2211 Oak Ridge Road, 27310
Telephone: (336) 644-9944
Fax: (336) 644-6644

Assets (000)

Cash and balances due from depository institutions	\$17,042
Securities	\$47,865
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$254,347
Premises and fixed assets including capitalized leases	\$5,647
Other real estate owned	\$2,116
Intangible assets	\$ 0
Other assets	\$15,586
Total Assets	\$342,603

Liabilities and Equity (000)

Deposits	\$308,034
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$2,434
Total liabilities	\$310,468
Total equity	\$32,135
Total liabilities and equity	\$342,603
2012 Earnings	\$-1,850

**Bank of Stanly
Albemarle**

W. D. Lawhon, Jr.
President and Chief Executive Officer

167 North Second Street, 28001
Telephone: (704) 983-6181
Fax: (704) 982-1716

Assets (000)

Cash and balances due from depository institutions	\$46,695
Securities	\$55,592
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$212,524
Premises and fixed assets including capitalized leases	\$10,963
Other real estate owned	\$4,470
Intangible assets	\$2,394
Other assets	\$16,460
Total Assets	\$349,098

Liabilities and Equity (000)

Deposits	\$298,081
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$11,000
Other liabilities	\$7,548
Total liabilities	\$316,629
Total equity	\$32,469
Total liabilities and equity	\$349,098
2012 Earnings	\$1,253

Bank of the Carolinas
Mocksville

Stephen R. Talbert
President, CEO, and Vice Chairman

135 Boxwood Village Drive, 27028
Telephone: (336) 751-5755
Fax: (336) 751-1116

Assets (000)

Cash and balances due from depository institutions	\$7,786
Securities	\$106,931
Federal Funds Sold and resell agreements	\$27,370
Net loans and lease financing receivables	\$263,484
Premises and fixed assets including capitalized leases	\$11,843
Other real estate owned	\$4,976
Intangible assets	\$ 0
Other assets	\$14,228
Total Assets	\$436,618

Liabilities and Equity (000)

Deposits	\$373,424
Federal funds purchased and repurchase agreements	\$45,362
Other borrowed money	\$ 0
Other liabilities	\$1,575
Total liabilities	\$420,361
Total equity	\$16,257
Total liabilities and equity	\$436,618
2012 Earnings	\$-4,838

Black Mountain Savings Bank, SSB
Black Mountain

M. Wendell Begley
President and Chief Executive Officer

200 East State Street, 28711
Telephone: (828) 669-7991
Fax: (828) 669-6974

Assets (000)

Cash and balances due from depository institutions	\$12,063
Securities	\$ 0
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$24,143
Premises and fixed assets including capitalized leases	\$ 113
Other real estate owned	\$ 0
Intangible assets	\$ 0
Other assets	\$ 225
Total Assets	\$36,544

Liabilities and Equity (000)

Deposits	\$32,076
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 79
Total liabilities	\$32,155
Total equity	\$4,389
Total liabilities and equity	\$36,544
2012 Earnings	\$ 222

BlueHarbor Bank
Mooreville

Joe I. Marshall, Jr.
President and Chief Executive Officer

106 Corporate Park Drive, 28117
Telephone: (704) 662-7700
Fax: (704) 799-7096

Assets (000)

Cash and balances due from depository institutions	\$7,234
Securities	\$19,698
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$96,402
Premises and fixed assets including capitalized leases	\$2,054
Other real estate owned	\$2,703
Intangible assets	\$ 0
Other assets	\$1,933
Total Assets	\$130,024

Liabilities and Equity (000)

Deposits	\$106,177
Federal funds purchased and repurchase agreements	\$3,067
Other borrowed money	\$ 0
Other liabilities	\$1,097
Total liabilities	\$110,341
Total equity	\$19,683
Total liabilities and equity	\$130,024
2012 Earnings	\$ 431

Branch Banking and Trust Company
Winston-Salem

Kelly S. King
President, CEO, and Chairman

200 West Second Street, 27101
Telephone: (336) 733-2000
Fax: (336) 733-2509

Assets (000)

Cash and balances due from depository institutions	\$3,609,331
Securities	\$38,410,391
Federal Funds Sold and resell agreements	\$827,665
Net loans and lease financing receivables	\$111,575,680
Premises and fixed assets including capitalized leases	\$1,873,472
Other real estate owned	\$402,971
Intangible assets	\$7,984,480
Other assets	\$13,350,182
Total Assets	\$178,034,172

Liabilities and Equity (000)

Deposits	\$136,567,968
Federal funds purchased and repurchase agreements	\$446,198
Other borrowed money	\$11,501,889
Other liabilities	\$8,328,986
Total liabilities	\$156,845,041
Total equity	\$21,189,131
Total liabilities and equity	\$178,034,172
2012 Earnings	\$1,662,680

Cabarrus Bank & Trust Company
Concord

Patricia K. Horton
President and Chief Executive Officer

25 Palaside Drive NE, 28025
Telephone: (704) 262-3855
Fax: (704) 262-3910

Assets (000)

Cash and balances due from depository institutions	\$23,539
Securities	\$28,796
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$72,812
Premises and fixed assets including capitalized leases	\$2,241
Other real estate owned	\$2,882
Intangible assets	\$ 0
Other assets	\$1,975
Total Assets	\$132,245

Liabilities and Equity (000)

Deposits	\$116,283
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$2,056
Other liabilities	\$1,863
Total liabilities	\$120,202
Total equity	\$12,043
Total liabilities and equity	\$132,245
2012 Earnings	\$ 440

CapStone Bank
Raleigh

Michael S. Patterson
President, CEO, and Chairman

4505 Falls of Neuse Road, 27609
Telephone: (919) 256-6800
Fax: (919) 871-1031

Assets (000)

Cash and balances due from depository institutions	\$22,659
Securities	\$39,345
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$168,239
Premises and fixed assets including capitalized leases	\$ 221
Other real estate owned	\$ 839
Intangible assets	\$ 0
Other assets	\$6,894
Total Assets	\$238,197

Liabilities and Equity (000)

Deposits	\$175,513
Federal funds purchased and repurchase agreements	\$ 681
Other borrowed money	\$30,500
Other liabilities	\$1,439
Total liabilities	\$208,133
Total equity	\$30,064
Total liabilities and equity	\$238,197
2012 Earnings	\$1,934

Carolina Bank
Greensboro

Robert T. Braswell
President and Chief Executive Officer

101 North Spring Street, 27401
Telephone: (336) 288-1898
Fax: (336) 387-4359

Assets (000)

Cash and balances due from depository institutions	\$15,325
Securities	\$42,247
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$451,784
Premises and fixed assets including capitalized leases	\$17,667
Other real estate owned	\$5,940
Intangible assets	\$ 0
Other assets	\$158,816
Total Assets	\$691,779

Liabilities and Equity (000)

Deposits	\$591,290
Federal funds purchased and repurchase agreements	\$1,950
Other borrowed money	\$15,982
Other liabilities	\$17,799
Total liabilities	\$627,021
Total equity	\$64,758
Total liabilities and equity	\$691,779
2012 Earnings	\$7,740

Carolina Premier Bank
Charlotte

John S. Kreighbaum
President and Chief Executive Officer

Ballantyne Corporate Center, 28277
Telephone: (704) 752-9292
Fax: (704) 697-5080

Assets (000)

Cash and balances due from depository institutions	\$55,789
Securities	\$39,765
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$156,981
Premises and fixed assets including capitalized leases	\$2,686
Other real estate owned	\$ 538
Intangible assets	\$ 893
Other assets	\$9,490
Total Assets	\$266,142

Liabilities and Equity (000)

Deposits	\$228,770
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$15,000
Other liabilities	\$ 421
Total liabilities	\$244,191
Total equity	\$21,951
Total liabilities and equity	\$266,142
2012 Earnings	\$ 903

Carolina Trust Bank
Lincolnton

John Michael Cline
President and Chief Executive Officer

901 East Main Street, 28092
Telephone: (704) 735-1104
Fax: (704) 735-1258

Assets (000)

Cash and balances due from depository institutions	\$14,456
Securities	\$24,534
Federal Funds Sold and resell agreements	\$ 23
Net loans and lease financing receivables	\$216,707
Premises and fixed assets including capitalized leases	\$6,323
Other real estate owned	\$4,169
Intangible assets	\$ 415
Other assets	\$4,424
Total Assets	\$271,051

Liabilities and Equity (000)

Deposits	\$233,861
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$9,457
Other liabilities	\$2,798
Total liabilities	\$246,116
Total equity	\$24,935
Total liabilities and equity	\$271,051
2012 Earnings	\$ 217

Coastal Bank & Trust
Jacksonville

Robert L. Norris, Jr.
President and Chief Executive Officer

2414 North Marine Boulevard, 28546
Telephone: (910) 577-3200
Fax: (910) 577-3211

Assets (000)

Cash and balances due from depository institutions	\$13,358
Securities	\$4,702
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$48,946
Premises and fixed assets including capitalized leases	\$1,084
Other real estate owned	\$ 0
Intangible assets	\$ 0
Other assets	\$ 700
Total Assets	\$68,790

Liabilities and Equity (000)

Deposits	\$58,028
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$3,001
Other liabilities	\$ 99
Total liabilities	\$61,128
Total equity	\$7,662
Total liabilities and equity	\$68,790
2012 Earnings	\$ 288

Cornerstone Bank
Wilson

Norman B. Osborn
President and Chief Executive Officer

3710 Nash Street, North, 27896
Telephone: (252) 243-5588
Fax: (252) 243-7811

Assets (000)

Cash and balances due from depository institutions	\$19,425
Securities	\$35,052
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$67,030
Premises and fixed assets including capitalized leases	\$2,439
Other real estate owned	\$5,337
Intangible assets	\$ 0
Other assets	\$5,589
Total Assets	\$134,872

Liabilities and Equity (000)

Deposits	\$116,897
Federal funds purchased and repurchase agreements	\$1,068
Other borrowed money	\$10,000
Other liabilities	\$ 572
Total liabilities	\$128,537
Total equity	\$6,335
Total liabilities and equity	\$134,872
2012 Earnings	\$- 819

Farmers & Merchants Bank
Granite Quarry

Paul E. Fisher
Chairman and Chief Executive Officer

138 North Salisbury Avenue, 27513
Telephone: (704) 279-7291
Fax: (704) 279-2919

Assets (000)

Cash and balances due from depository institutions	\$60,724
Securities	\$10,236
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$406,430
Premises and fixed assets including capitalized leases	\$17,726
Other real estate owned	\$9,974
Intangible assets	\$1,030
Other assets	\$12,889
Total Assets	\$519,009

Liabilities and Equity (000)

Deposits	\$432,095
Federal funds purchased and repurchase agreements	\$2,168
Other borrowed money	\$19,000
Other liabilities	\$4,428
Total liabilities	\$457,691
Total equity	\$61,318
Total liabilities and equity	\$519,009
2012 Earnings	\$1,802

First Bank
Troy

Jerry L. Ocheltree
President

341 North Main Street, 28072
Telephone: (910) 576-6171
Fax: (910) 576-0662

Assets (000)

Cash and balances due from depository institutions	\$240,879
Securities	\$218,399
Federal Funds Sold and resell agreements	\$ 416
Net loans and lease financing receivables	\$2,330,827
Premises and fixed assets including capitalized leases	\$74,219
Other real estate owned	\$73,575
Intangible assets	\$68,943
Other assets	\$237,693
Total Assets	\$3,244,951

Liabilities and Equity (000)

Deposits	\$2,826,525
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$18,738
Total liabilities	\$2,845,263
Total equity	\$399,688
Total liabilities and equity	\$3,244,951
2012 Earnings	\$-21,493

First Carolina State Bank
Rocky Mount

Ronald A. Day
President and Chief Executive Officer

171 North Winstead Avenue, 27371
Telephone: (252) 937-2152
Fax: (252) 937-4567

Assets (000)

Cash and balances due from depository institutions	\$17,734
Securities	\$ 0
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$47,151
Premises and fixed assets including capitalized leases	\$2,661
Other real estate owned	\$2,008
Intangible assets	\$2,662
Other assets	\$ 367
Total Assets	\$72,583

Liabilities and Equity (000)

Deposits	\$61,626
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 309
Total liabilities	\$61,935
Total equity	\$10,648
Total liabilities and equity	\$72,583
2012 Earnings	\$- 388

First South Bank
Washington

Bruce Elder
President and Chief Executive Officer

1311 Carolina Avenue, 27804
Telephone: (252) 946-4178
Fax: (252) 946-3873

Assets (000)

Cash and balances due from depository institutions	\$12,367
Securities	\$164,838
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$475,059
Premises and fixed assets including capitalized leases	\$12,233
Other real estate owned	\$18,058
Intangible assets	\$5,520
Other assets	\$32,933
Total Assets	\$721,008

Liabilities and Equity (000)

Deposits	\$603,909
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$16,500
Other liabilities	\$3,047
Total liabilities	\$623,456
Total equity	\$97,552
Total liabilities and equity	\$721,008
2012 Earnings	\$3,331

First-Citizens Bank & Trust Company
Raleigh

Frank B. Holding, Jr.
Chairman and Chief Executive Officer

100 East Tryon Road, 27889
Telephone: (919) 716-7212
Fax: (919) 781-6526

Assets (000)

Cash and balances due from depository institutions	\$1,041,031
Securities	\$4,989,805
Federal Funds Sold and resell agreements	\$43,000
Net loans and lease financing receivables	\$13,187,513
Premises and fixed assets including capitalized leases	\$798,282
Other real estate owned	\$138,418
Intangible assets	\$66,725
Other assets	\$648,814
Total Assets	\$20,913,588

Liabilities and Equity (000)

Deposits	\$18,098,899
Federal funds purchased and repurchase agreements	\$191,491
Other borrowed money	\$278,529
Other liabilities	\$434,171
Total liabilities	\$19,003,090
Total equity	\$1,910,498
Total liabilities and equity	\$20,913,588
2012 Earnings	\$150,183

Forest Commercial Bank
Asheville

John D. Kimberly
President and Chief Executive Officer

1127 Hendersonville Road, 27603
Telephone: (828) 255-5711
Fax: (828) 255-5713

Assets (000)

Cash and balances due from depository institutions	\$9,310
Securities	\$17,517
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$105,250
Premises and fixed assets including capitalized leases	\$ 569
Other real estate owned	\$ 0
Intangible assets	\$ 0
Other assets	\$5,217
Total Assets	\$137,863

Liabilities and Equity (000)

Deposits	\$113,633
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$4,000
Other liabilities	\$ 877
Total liabilities	\$118,510
Total equity	\$19,353
Total liabilities and equity	\$137,863
2012 Earnings	\$ 824

Four Oaks Bank & Trust Company
Four Oaks

Ayden R. Lee, Jr.
Chairman, President, and CEO

6144 US 301 South, 28803
Telephone: (919) 963-2177
Fax: (919) 963-2768

Assets (000)

Cash and balances due from depository institutions	\$209,610
Securities	\$93,217
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$506,924
Premises and fixed assets including capitalized leases	\$14,691
Other real estate owned	\$12,191
Intangible assets	\$ 3
Other assets	\$30,442
Total Assets	\$867,078

Liabilities and Equity (000)

Deposits	\$700,682
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$112,000
Other liabilities	\$6,329
Total liabilities	\$819,011
Total equity	\$48,067
Total liabilities and equity	\$867,078
2012 Earnings	\$-2,595

Great State Bank
Wilkesboro

C. Greg Edwards
President and Chief Executive Officer

1422 US Highway 421, 27524
Telephone: (336) 903-4948
Fax: (336) 990-0949

Assets (000)

Cash and balances due from depository institutions	\$11,951
Securities	\$13,871
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$48,155
Premises and fixed assets including capitalized leases	\$1,189
Other real estate owned	\$ 191
Intangible assets	\$ 0
Other assets	\$ 804
Total Assets	\$76,161

Liabilities and Equity (000)

Deposits	\$65,119
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$1,500
Other liabilities	\$ 174
Total liabilities	\$66,793
Total equity	\$9,368
Total liabilities and equity	\$76,161
2012 Earnings	\$ 618

Hertford Savings Bank, SSB
Hertford

Vivian D. Sutton
President

121 North Church Street, 28697
Telephone: (252) 426-5403
Fax: (252) 426-5279

Assets (000)

Cash and balances due from depository institutions	\$4,975
Securities	\$ 1
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$9,612
Premises and fixed assets including capitalized leases	\$ 83
Other real estate owned	\$ 135
Intangible assets	\$ 0
Other assets	\$ 86
Total Assets	\$14,892

Liabilities and Equity (000)

Deposits	\$12,888
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 20
Total liabilities	\$12,908
Total equity	\$1,984
Total liabilities and equity	\$14,892
2012 Earnings	\$ 64

High Point Bank and Trust Company
High Point

Mark L. Williamson
President and Chief Executive Officer

300 North Main Street, 27944
Telephone: (336) 881-3300
Fax: (336) 889-6554

Assets (000)

Cash and balances due from depository institutions	\$104,866
Securities	\$125,655
Federal Funds Sold and resell agreements	\$ 996
Net loans and lease financing receivables	\$510,887
Premises and fixed assets including capitalized leases	\$17,081
Other real estate owned	\$6,140
Intangible assets	\$4,960
Other assets	\$47,970
Total Assets	\$818,555

Liabilities and Equity (000)

Deposits	\$643,669
Federal funds purchased and repurchase agreements	\$21,000
Other borrowed money	\$48,680
Other liabilities	\$12,733
Total liabilities	\$726,082
Total equity	\$92,473
Total liabilities and equity	\$818,555
2012 Earnings	\$1,934

Home Savings Bank of Albemarle, Inc., SSB
Albemarle

R. Ronald Swanner
Chairman and Chief Executive Officer

103 North Second Street, 27260
Telephone: (704) 982-9184
Fax: (704) 983-1308

Assets (000)

Cash and balances due from depository institutions	\$38,513
Securities	\$14,008
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$196,826
Premises and fixed assets including capitalized leases	\$9,026
Other real estate owned	\$7,948
Intangible assets	\$ 10
Other assets	\$15,475
Total Assets	\$281,806

Liabilities and Equity (000)

Deposits	\$241,372
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$8,300
Other liabilities	\$7,673
Total liabilities	\$257,345
Total equity	\$24,461
Total liabilities and equity	\$281,806
2012 Earnings	\$1,175

Jackson Savings Bank, SSB
Sylva

Phyllis Morgan
Assistant Vice-President

741 West Main Street, 28001
Telephone: (828) 586-2451
Fax: (828) 586-2055

Assets (000)

Cash and balances due from depository institutions	\$5,673
Securities	\$ 5
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$29,440
Premises and fixed assets including capitalized leases	\$ 185
Other real estate owned	\$ 710
Intangible assets	\$ 0
Other assets	\$ 715
Total Assets	\$36,728

Liabilities and Equity (000)

Deposits	\$30,342
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 177
Total liabilities	\$30,519
Total equity	\$6,209
Total liabilities and equity	\$36,728
2012 Earnings	\$ 184

KS Bank, Inc.
Smithfield

Harold T. Keen
President and Chief Executive Officer

1031 North Brightleaf Boulevard, 28779
Telephone: (919) 938-3101
Fax: (919) 938-2681

Assets (000)

Cash and balances due from depository institutions	\$11,549
Securities	\$82,356
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$196,862
Premises and fixed assets including capitalized leases	\$8,428
Other real estate owned	\$6,637
Intangible assets	\$ 0
Other assets	\$8,859
Total Assets	\$314,691

Liabilities and Equity (000)

Deposits	\$244,205
Federal funds purchased and repurchase agreements	\$ 156
Other borrowed money	\$35,000
Other liabilities	\$2,103
Total liabilities	\$281,464
Total equity	\$33,227
Total liabilities and equity	\$314,691
2012 Earnings	\$ 944

Live Oak Banking Company
Wilmington

James S. Mahan III
Chairman and Chief Executive Officer

2605 Iron Gate Drive, 27577
Telephone: (877) 890-5867
Fax: (910) 790-5868

Assets (000)

Cash and balances due from depository institutions	\$41,768
Securities	\$15,473
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$232,744
Premises and fixed assets including capitalized leases	\$16,484
Other real estate owned	\$ 232
Intangible assets	\$17,357
Other assets	\$13,451
Total Assets	\$337,509

Liabilities and Equity (000)

Deposits	\$288,804
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$7,912
Total liabilities	\$296,716
Total equity	\$40,793
Total liabilities and equity	\$337,509
2012 Earnings	\$19,643

Lumbee Guaranty Bank
Pembroke

Larry R. Chavis
President and Chief Executive Officer

403 East Third Street, 28412
Telephone: (910) 521-9707
Fax: (910) 521-0772

Assets (000)

Cash and balances due from depository institutions	\$28,240
Securities	\$96,907
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$175,347
Premises and fixed assets including capitalized leases	\$10,686
Other real estate owned	\$1,461
Intangible assets	\$ 695
Other assets	\$12,801
Total Assets	\$326,137

Liabilities and Equity (000)

Deposits	\$284,872
Federal funds purchased and repurchase agreements	\$2,546
Other borrowed money	\$4,252
Other liabilities	\$2,623
Total liabilities	\$294,293
Total equity	\$31,844
Total liabilities and equity	\$326,137
2012 Earnings	\$2,130

Macon Bank, Inc.
Franklin

Roger D. Plemens
President and Chief Executive Officer

P.O. Box 1559, 28372
Telephone: (828) 524-7000
Fax: (828) 524-1033

Assets (000)

Cash and balances due from depository institutions	\$26,533
Securities	\$131,166
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$545,843
Premises and fixed assets including capitalized leases	\$13,214
Other real estate owned	\$19,754
Intangible assets	\$1,908
Other assets	\$31,683
Total Assets	\$770,101

Liabilities and Equity (000)

Deposits	\$675,504
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$25,000
Other liabilities	\$12,645
Total liabilities	\$713,149
Total equity	\$56,952
Total liabilities and equity	\$770,101
2012 Earnings	\$ 479

Mechanics & Farmers Bank
Durham

Kim D. Saunders
President and Chief Executive Officer

2634 Durham-Chapel Hill Boulevard, 28744
Telephone: (919) 687-7800
Fax: (919) 687-7821

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$42,585	Deposits	\$252,219
Securities	\$60,811	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$ 927
Net loans and lease financing receivables	\$169,713	Other liabilities	\$6,003
Premises and fixed assets including capitalized leases	\$4,683	Total liabilities	\$259,149
Other real estate owned	\$3,055	Total equity	\$34,568
Intangible assets	\$ 35	Total liabilities and equity	\$293,717
Other assets	\$12,835		
Total Assets	\$293,717	2012 Earnings	\$ 545

Morganton Savings Bank, SSB
Morganton

Michael P. Ayotte
President and Chief Executive Officer

100 South King Street, 28655
Telephone: (828) 437-1426
Fax: (828) 437-1430

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$10,538	Deposits	\$56,501
Securities	\$9,827	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$3,000
Net loans and lease financing receivables	\$50,927	Other liabilities	\$2,107
Premises and fixed assets including capitalized leases	\$2,894	Total liabilities	\$61,608
Other real estate owned	\$ 863	Total equity	\$23,738
Intangible assets	\$ 0	Total liabilities and equity	\$85,346
Other assets	\$10,297		
Total Assets	\$85,346	2012 Earnings	\$ 376

Mount Gilead Savings and Loan Association
Mount Gilead

Albert F. Johnson
President and Chief Executive Officer

Post Office Box 97, 27306
Telephone: (910) 439-6165
Fax: (910) 439-4811

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$2,521	Deposits	\$9,496
Securities	\$ 1	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$ 0
Net loans and lease financing receivables	\$8,677	Other liabilities	\$ 8
Premises and fixed assets including capitalized leases	\$ 37	Total liabilities	\$9,504
Other real estate owned	\$ 0	Total equity	\$1,804
Intangible assets	\$ 0	Total liabilities and equity	\$11,308
Other assets	\$ 72		
Total Assets	\$11,308	2012 Earnings	\$ 45

Mountain 1st Bank & Trust Company
Hendersonville

Michael G. Mayer
Chief Executive Officer

101 Jack Street, 28792
Telephone: (828) 697-3100
Fax: (828) 697-7756

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$38,648	Deposits	\$683,884
Securities	\$255,079	Federal funds purchased and repurchase agreements	\$ 436
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$ 0
Net loans and lease financing receivables	\$376,967	Other liabilities	\$6,444
Premises and fixed assets including capitalized leases	\$4,360	Total liabilities	\$690,764
Other real estate owned	\$9,821	Total equity	\$19,667
Intangible assets	\$ 280	Total liabilities and equity	\$710,431
Other assets	\$25,276		
Total Assets	\$710,431	2012 Earnings	\$1,268

Nantahala Bank & Trust Company
Franklin

Tim Hubbs
Chief Executive Officer

120 Siler Road, 28734
Telephone: (828) 369-2265
Fax: (828) 349-9559

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$17,492	Deposits	\$138,454
Securities	\$14,261	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$12,600
Net loans and lease financing receivables	\$104,254	Other liabilities	\$1,697
Premises and fixed assets including capitalized leases	\$4,560	Total liabilities	\$152,751
Other real estate owned	\$18,807	Total equity	\$9,007
Intangible assets	\$ 28	Total liabilities and equity	\$161,758
Other assets	\$2,356		
Total Assets	\$161,758	2012 Earnings	\$-2,525

New Century Bank
Dunn

William L. Hedgepeth II
President and Chief Executive Officer

700 West Cumberland Street, 28334
Telephone: (910) 892-7080
Fax: (910) 892-2469

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$110,579	Deposits	\$499,996
Securities	\$81,492	Federal funds purchased and repurchase agreements	\$15,848
Federal Funds Sold and resell agreements	\$3,029	Other borrowed money	\$2,000
Net loans and lease financing receivables	\$359,995	Other liabilities	\$5,389
Premises and fixed assets including capitalized leases	\$10,939	Total liabilities	\$523,233
Other real estate owned	\$2,833	Total equity	\$64,639
Intangible assets	\$ 303	Total liabilities and equity	\$587,872
Other assets	\$18,702		
Total Assets	\$587,872	2012 Earnings	\$4,918

NewBridge Bank
Greensboro

Pressley A. Ridgill
President and Chief Executive Officer

1501 Highwoods Boulevard, 27410
Telephone: (336) 369-0900
Fax: (336) 369-0937

Assets (000)

Cash and balances due from depository institutions	\$39,791
Securities	\$386,130
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$1,128,791
Premises and fixed assets including capitalized leases	\$34,274
Other real estate owned	\$5,355
Intangible assets	\$3,074
Other assets	\$109,873
Total Assets	\$1,707,288

Liabilities and Equity (000)

Deposits	\$1,386,375
Federal funds purchased and repurchase agreements	\$21,000
Other borrowed money	\$113,000
Other liabilities	\$19,324
Total liabilities	\$1,539,699
Total equity	\$167,589
Total liabilities and equity	\$1,707,288
2012 Earnings	\$-24,805

NewDominion Bank
Charlotte

C. John Hipp III
Chief Executive Officer

1111 Metropolitan Avenue, 28204
Telephone: (704) 943-5700
Fax: (704) 943-5699

Assets (000)

Cash and balances due from depository institutions	\$16,730
Securities	\$51,514
Federal Funds Sold and resell agreements	\$8,056
Net loans and lease financing receivables	\$215,224
Premises and fixed assets including capitalized leases	\$1,800
Other real estate owned	\$14,494
Intangible assets	\$ 0
Other assets	\$4,089
Total Assets	\$311,907

Liabilities and Equity (000)

Deposits	\$289,748
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$10,000
Other liabilities	\$2,529
Total liabilities	\$302,277
Total equity	\$9,630
Total liabilities and equity	\$311,907
2012 Earnings	\$-6,065

North State Bank
Raleigh

Larry D. Barbour
President and Chief Executive Officer

6204 Falls of Neuse Road, 27609
Telephone: (919) 855-9925
Fax: (919) 855-9929

Assets (000)

Cash and balances due from depository institutions	\$47,489
Securities	\$14,959
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$596,112
Premises and fixed assets including capitalized leases	\$23,842
Other real estate owned	\$4,949
Intangible assets	\$ 141
Other assets	\$24,170
Total Assets	\$711,662

Liabilities and Equity (000)

Deposits	\$642,725
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 759
Other liabilities	\$13,088
Total liabilities	\$656,572
Total equity	\$55,090
Total liabilities and equity	\$711,662
2012 Earnings	\$2,348

Oldtown Bank
Waynesville

Charles D. Umberger
President and Chief Executive Officer

2045 South Main Street, 28786
Telephone: (828) 456-3006
Fax: (828) 456-4088

Assets (000)

Cash and balances due from depository institutions	\$4,183
Securities	\$29,204
Federal Funds Sold and resell agreements	\$3,332
Net loans and lease financing receivables	\$51,590
Premises and fixed assets including capitalized leases	\$1,838
Other real estate owned	\$ 330
Intangible assets	\$ 0
Other assets	\$ 974
Total Assets	\$91,451

Liabilities and Equity (000)

Deposits	\$75,430
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$6,150
Other liabilities	\$ 162
Total liabilities	\$81,742
Total equity	\$9,709
Total liabilities and equity	\$91,451
2012 Earnings	\$ 229

Paragon Commercial Bank
Raleigh

Robert C. Hatley
President and Chief Executive Officer

3535 Glenwood Avenue, 27612
Telephone: (919) 788-7770
Fax: (866) 479-7455

Assets (000)

Cash and balances due from depository institutions	\$18,378
Securities	\$147,947
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$712,018
Premises and fixed assets including capitalized leases	\$13,509
Other real estate owned	\$18,756
Intangible assets	\$ 0
Other assets	\$45,913
Total Assets	\$956,521

Liabilities and Equity (000)

Deposits	\$701,795
Federal funds purchased and repurchase agreements	\$26,303
Other borrowed money	\$110,000
Other liabilities	\$15,426
Total liabilities	\$853,524
Total equity	\$102,997
Total liabilities and equity	\$956,521
2012 Earnings	\$3,936

Park Sterling Bank
Charlotte

James C. Cherry
Chief Executive Officer

1043 East Morehead Street, 28204
Telephone: (704) 716-2134
Fax: (704) 716-2138

Assets (000)

Cash and balances due from depository institutions	\$175,797
Securities	\$228,157
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$1,346,117
Premises and fixed assets including capitalized leases	\$56,723
Other real estate owned	\$25,390
Intangible assets	\$32,772
Other assets	\$145,305
Total Assets	\$2,010,261

Liabilities and Equity (000)

Deposits	\$1,634,207
Federal funds purchased and repurchase agreements	\$10,143
Other borrowed money	\$70,000
Other liabilities	\$30,038
Total liabilities	\$1,744,388
Total equity	\$265,873
Total liabilities and equity	\$2,010,261
2012 Earnings	\$3,614

Parkway Bank

Lenoir

James E. Sponenberg III
President and Chief Executive Officer

509 Wilkesboro Boulevard, NE, 28645

Telephone: (828) 758-1414

Fax: (828) 759-6005

Assets (000)

Cash and balances due from depository institutions	\$10,619
Securities	\$11,127
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$72,692
Premises and fixed assets including capitalized leases	\$3,286
Other real estate owned	\$5,809
Intangible assets	\$ 0
Other assets	\$5,466
Total Assets	\$108,999

Liabilities and Equity (000)

Deposits	\$103,712
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$3,000
Other liabilities	\$ 151
Total liabilities	\$106,863
Total equity	\$2,136
Total liabilities and equity	\$108,999

2012 Earnings	\$- 903
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Patriot State Bank

Fuquay-Varina

Michael Gregg Strickland
President and Chief Executive Officer

210 North Main Street, 27526

Telephone: (919) 577-2265

Fax: (919) 577-2278

Assets (000)

Cash and balances due from depository institutions	\$5,400
Securities	\$13,199
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$112,976
Premises and fixed assets including capitalized leases	\$3,427
Other real estate owned	\$1,241
Intangible assets	\$ 0
Other assets	\$1,283
Total Assets	\$137,526

Liabilities and Equity (000)

Deposits	\$119,251
Federal funds purchased and repurchase agreements	\$1,565
Other borrowed money	\$ 250
Other liabilities	\$ 195
Total liabilities	\$121,261
Total equity	\$16,265
Total liabilities and equity	\$137,526

2012 Earnings	\$ 777
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Peoples Bank

Newton

Tony W. Wolfe
President and Chief Executive Officer

518 West C Street, 28658

Telephone: (828) 464-5620

Fax: (828) 465-6780

Assets (000)

Cash and balances due from depository institutions	\$48,843
Securities	\$296,227
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$605,551
Premises and fixed assets including capitalized leases	\$15,874
Other real estate owned	\$6,254
Intangible assets	\$ 0
Other assets	\$38,302
Total Assets	\$1,011,051

Liabilities and Equity (000)

Deposits	\$783,474
Federal funds purchased and repurchase agreements	\$34,578
Other borrowed money	\$70,000
Other liabilities	\$9,057
Total liabilities	\$897,109
Total equity	\$113,942
Total liabilities and equity	\$1,011,051

2012 Earnings	\$6,115
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Pisgah Community Bank
Asheville

Bill Sudyk
President and Chief Executive Officer

890 Hendersonville Road, 28803
Telephone: (828) 277-7127
Fax: (828) 277-3403

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$8,945	Deposits	\$24,198
Securities	\$ 0	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$ 0
Net loans and lease financing receivables	\$13,061	Other liabilities	\$ 84
Premises and fixed assets including capitalized leases	\$ 461	Total liabilities	\$24,282
Other real estate owned	\$2,012	Total equity	\$ 562
Intangible assets	\$ 0	Total liabilities and equity	\$24,844
Other assets	\$ 365		
Total Assets	\$24,844	2012 Earnings	\$-1,961

Premier Commercial Bank
Greensboro

Francis X. Gavigan, Jr.
President and Chief Executive Officer

701 Green Valley Road, 27408
Telephone: (336) 398-2321
Fax: (336) 323-1113

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$16,456	Deposits	\$120,731
Securities	\$37,971	Federal funds purchased and repurchase agreements	\$ 34
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$22,119
Net loans and lease financing receivables	\$92,879	Other liabilities	\$ 576
Premises and fixed assets including capitalized leases	\$ 328	Total liabilities	\$143,460
Other real estate owned	\$ 0	Total equity	\$15,561
Intangible assets	\$ 0	Total liabilities and equity	\$159,021
Other assets	\$11,387		
Total Assets	\$159,021	2012 Earnings	\$ 302

Providence Bank
Rocky Mount

John A. Barker
President and Chief Executive Officer

450 North Winstead Avenue, 27804
Telephone: (252) 443-9477
Fax: (252) 443-9242

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$28,268	Deposits	\$158,903
Securities	\$2,002	Federal funds purchased and repurchase agreements	\$ 58
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$12,000
Net loans and lease financing receivables	\$152,755	Other liabilities	\$ 481
Premises and fixed assets including capitalized leases	\$ 674	Total liabilities	\$171,442
Other real estate owned	\$ 787	Total equity	\$21,245
Intangible assets	\$ 0	Total liabilities and equity	\$192,687
Other assets	\$8,201		
Total Assets	\$192,687	2012 Earnings	\$1,822

Randolph Bank & Trust Company
Asheboro

C. Michael Whitehead, Jr.
President

175 North Fayetteville Street, 27203
Telephone: (336) 625-1000
Fax: (336) 625-3850

Assets (000)

Cash and balances due from depository institutions	\$19,551
Securities	\$79,396
Federal Funds Sold and resell agreements	\$ 110
Net loans and lease financing receivables	\$167,445
Premises and fixed assets including capitalized leases	\$5,174
Other real estate owned	\$6,756
Intangible assets	\$ 0
Other assets	\$17,447
Total Assets	\$295,879

Liabilities and Equity (000)

Deposits	\$263,162
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$6,100
Other liabilities	\$ 851
Total liabilities	\$270,113
Total equity	\$25,766
Total liabilities and equity	\$295,879
2012 Earnings	\$ 180

Roanoke Rapids Savings Bank, SSB
Roanoke Rapids

Stephen K. Young
President and Chief Executive Officer

325 Becker Drive, 27870
Telephone: (252) 537-8061
Fax: (252) 537-8431

Assets (000)

Cash and balances due from depository institutions	\$1,206
Securities	\$5,223
Federal Funds Sold and resell agreements	\$5,877
Net loans and lease financing receivables	\$42,357
Premises and fixed assets including capitalized leases	\$ 951
Other real estate owned	\$1,111
Intangible assets	\$ 0
Other assets	\$3,333
Total Assets	\$60,058

Liabilities and Equity (000)

Deposits	\$46,616
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$4,600
Other liabilities	\$ 366
Total liabilities	\$51,582
Total equity	\$8,476
Total liabilities and equity	\$60,058
2012 Earnings	\$ 252

Roanoke Valley Savings Bank, SSB
Roanoke Rapids

J. William Gossip
President and Chief Executive Officer

828 Roanoke Avenue, 27870
Telephone: (252) 537-6146
Fax: (252) 537-0977

Assets (000)

Cash and balances due from depository institutions	\$15,335
Securities	\$2,781
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$19,168
Premises and fixed assets including capitalized leases	\$ 105
Other real estate owned	\$ 57
Intangible assets	\$ 0
Other assets	\$4,037
Total Assets	\$41,483

Liabilities and Equity (000)

Deposits	\$31,145
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 666
Total liabilities	\$31,811
Total equity	\$9,672
Total liabilities and equity	\$41,483
2012 Earnings	\$ 30

Roxboro Savings Bank, SSB
Roxboro

Jane D. Long
Chief Executive Officer

313 South Main Street, 27573
Telephone: (336) 599-2137
Fax: (336) 597-5037

Assets (000)

Cash and balances due from depository institutions	\$11,200
Securities	\$80,402
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$95,927
Premises and fixed assets including capitalized leases	\$1,386
Other real estate owned	\$ 661
Intangible assets	\$ 13
Other assets	\$12,876
Total Assets	\$202,465

Liabilities and Equity (000)

Deposits	\$144,035
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$20,650
Other liabilities	\$3,448
Total liabilities	\$168,133
Total equity	\$34,332
Total liabilities and equity	\$202,465
2012 Earnings	\$2,315

Security Savings Bank, SSB
Southport

Henry J. Edmund
President

300 North Howe Street, 28461
Telephone: (910) 457-7705
Fax: (910) 457-6022

Assets (000)

Cash and balances due from depository institutions	\$46,160
Securities	\$7,499
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$158,548
Premises and fixed assets including capitalized leases	\$11,598
Other real estate owned	\$12,069
Intangible assets	\$ 0
Other assets	\$5,437
Total Assets	\$241,311

Liabilities and Equity (000)

Deposits	\$189,239
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$45,000
Other liabilities	\$ 924
Total liabilities	\$235,163
Total equity	\$6,148
Total liabilities and equity	\$241,311
2012 Earnings	\$-7,447

Select Bank & Trust Company
Greenville

Mark A. Holmes
Chief Executive Officer

3600 Charles Boulevard, 27858
Telephone: (252) 353-5730
Fax: (252) 353-8417

Assets (000)

Cash and balances due from depository institutions	\$9,494
Securities	\$34,318
Federal Funds Sold and resell agreements	\$4,430
Net loans and lease financing receivables	\$196,193
Premises and fixed assets including capitalized leases	\$6,459
Other real estate owned	\$ 296
Intangible assets	\$1,798
Other assets	\$4,872
Total Assets	\$257,860

Liabilities and Equity (000)

Deposits	\$207,337
Federal funds purchased and repurchase agreements	\$4,936
Other borrowed money	\$15,000
Other liabilities	\$ 857
Total liabilities	\$228,130
Total equity	\$29,730
Total liabilities and equity	\$257,860
2012 Earnings	\$1,975

Sound Banking Company
Morehead City

S. Phillip Collins
President and Chief Executive Officer

5039 Executive Drive, 28557
Telephone: (252) 727-5558
Fax: (252) 727-5559

Assets (000)

Cash and balances due from depository institutions	\$4,792
Securities	\$18,445
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$83,039
Premises and fixed assets including capitalized leases	\$2,668
Other real estate owned	\$ 180
Intangible assets	\$ 0
Other assets	\$4,872
Total Assets	\$113,996

Liabilities and Equity (000)

Deposits	\$92,955
Federal funds purchased and repurchase agreements	\$ 255
Other borrowed money	\$5,700
Other liabilities	\$3,086
Total liabilities	\$101,996
Total equity	\$12,000
Total liabilities and equity	\$113,996

2012 Earnings	\$ 663
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Southern Bank & Trust Company
Mount Olive

J. Grey Morgan
Chairman and Chief Executive Officer

116 East Main Street, 28365
Telephone: (919) 658-7000
Fax: (919) 658-7065

Assets (000)

Cash and balances due from depository institutions	\$390,505
Securities	\$274,229
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$1,137,777
Premises and fixed assets including capitalized leases	\$45,017
Other real estate owned	\$17,897
Intangible assets	\$11,714
Other assets	\$143,515
Total Assets	\$2,020,654

Liabilities and Equity (000)

Deposits	\$1,708,221
Federal funds purchased and repurchase agreements	\$70,223
Other borrowed money	\$ 0
Other liabilities	\$61,809
Total liabilities	\$1,840,253
Total equity	\$180,401
Total liabilities and equity	\$2,020,654

2012 Earnings	\$20,035
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Square 1 Bank
Durham

Douglas H. Bowers
President and Chief Executive Officer

406 Blackwell Street, 27701
Telephone: (919) 314-3040
Fax: (919) 314-3110

Assets (000)

Cash and balances due from depository institutions	\$48,013
Securities	\$843,181
Federal Funds Sold and resell agreements	\$ 113
Net loans and lease financing receivables	\$849,237
Premises and fixed assets including capitalized leases	\$2,527
Other real estate owned	\$ 0
Intangible assets	\$ 987
Other assets	\$57,147
Total Assets	\$1,801,205

Liabilities and Equity (000)

Deposits	\$1,520,352
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$90,000
Other liabilities	\$19,257
Total liabilities	\$1,629,609
Total equity	\$171,596
Total liabilities and equity	\$1,801,205

2012 Earnings	\$16,275
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Surrey Bank & Trust
Mount Airy

Edward C. Ashby III
President and Chief Executive Officer

145 North Renfro Street, 27030
Telephone: (336) 783-3900
Fax: (336) 789-3687

Assets (000)

Cash and balances due from depository institutions	\$38,293
Securities	\$3,001
Federal Funds Sold and resell agreements	\$ 711
Net loans and lease financing receivables	\$173,578
Premises and fixed assets including capitalized leases	\$4,470
Other real estate owned	\$ 489
Intangible assets	\$ 120
Other assets	\$8,693
Total Assets	\$229,355

Liabilities and Equity (000)

Deposits	\$187,837
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$7,750
Other liabilities	\$2,075
Total liabilities	\$197,662
Total equity	\$31,693
Total liabilities and equity	\$229,355
2012 Earnings	\$2,823

Tarboro Savings Bank, SSB
Tarboro

Ann G. Winstead
President and Chief Executive Officer

501 North Main Street, 27886
Telephone: (252) 823-3116
Fax: (252) 823-0513

Assets (000)

Cash and balances due from depository institutions	\$10,054
Securities	\$ 3
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$30,663
Premises and fixed assets including capitalized leases	\$ 325
Other real estate owned	\$ 78
Intangible assets	\$ 0
Other assets	\$ 256
Total Assets	\$41,379

Liabilities and Equity (000)

Deposits	\$35,864
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$ 109
Total liabilities	\$35,973
Total equity	\$5,406
Total liabilities and equity	\$41,379
2012 Earnings	\$ 223

Taylorsville Savings Bank, SSB
Taylorsville

Timothy H. Keever
President

107 Main Avenue Drive, 28681
Telephone: (828) 632-4228
Fax: (828) 632-0065

Assets (000)

Cash and balances due from depository institutions	\$6,868
Securities	\$18,032
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$57,938
Premises and fixed assets including capitalized leases	\$ 670
Other real estate owned	\$ 351
Intangible assets	\$ 0
Other assets	\$4,993
Total Assets	\$88,852

Liabilities and Equity (000)

Deposits	\$79,069
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$2,477
Total liabilities	\$81,546
Total equity	\$7,306
Total liabilities and equity	\$88,852
2012 Earnings	\$ 151

The East Carolina Bank
Engelhard

A. Dwight Utz
President and Chief Executive Officer

35050 US Highway 264, 27824
Telephone: (252) 925-9411
Fax: (252) 925-8491

Assets (000)

Cash and balances due from depository institutions	\$16,002
Securities	\$294,771
Federal Funds Sold and resell agreements	\$20,080
Net loans and lease financing receivables	\$499,099
Premises and fixed assets including capitalized leases	\$25,245
Other real estate owned	\$6,413
Intangible assets	\$ 0
Other assets	\$38,013
Total Assets	\$899,623

Liabilities and Equity (000)

Deposits	\$751,667
Federal funds purchased and repurchase agreements	\$5,442
Other borrowed money	\$53,500
Other liabilities	\$5,549
Total liabilities	\$816,158
Total equity	\$83,465
Total liabilities and equity	\$899,623
2012 Earnings	\$2,992

The Fidelity Bank
Fuquay-Varina

Mary W. Willis
President and Chief Executive Officer

100 South Main Street, 27526
Telephone: (919) 552-2242
Fax: (919) 557-4553

Assets (000)

Cash and balances due from depository institutions	\$855,858
Securities	\$115,314
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$773,750
Premises and fixed assets including capitalized leases	\$59,359
Other real estate owned	\$7,704
Intangible assets	\$19,364
Other assets	\$16,466
Total Assets	\$1,847,815

Liabilities and Equity (000)

Deposits	\$1,662,922
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$ 0
Other liabilities	\$18,076
Total liabilities	\$1,680,998
Total equity	\$166,817
Total liabilities and equity	\$1,847,815
2012 Earnings	\$6,063

The Heritage Bank
Lucama

Joseph L. Evans
President and Chief Executive Officer

106 South Main Street, 27851
Telephone: (252) 239-1000
Fax: (252) 239-0136

Assets (000)

Cash and balances due from depository institutions	\$16,838
Securities	\$121,779
Federal Funds Sold and resell agreements	\$ 0
Net loans and lease financing receivables	\$117,512
Premises and fixed assets including capitalized leases	\$5,827
Other real estate owned	\$3,201
Intangible assets	\$ 0
Other assets	\$1,735
Total Assets	\$266,892

Liabilities and Equity (000)

Deposits	\$230,564
Federal funds purchased and repurchase agreements	\$4,449
Other borrowed money	\$ 0
Other liabilities	\$2,544
Total liabilities	\$237,557
Total equity	\$29,335
Total liabilities and equity	\$266,892
2012 Earnings	\$ 655

the little bank, incorporated
Kinston

Vincent Robert Jones
President and Chief Executive Officer

804 Carey Road, 28501
Telephone: (252) 939-3900
Fax: (252) 317-2837

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$13,407	Deposits	\$250,225
Securities	\$67,615	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$1,225	Other borrowed money	\$23,500
Net loans and lease financing receivables	\$210,655	Other liabilities	\$ 594
Premises and fixed assets including capitalized leases	\$3,533	Total liabilities	\$274,319
Other real estate owned	\$ 537	Total equity	\$31,726
Intangible assets	\$ 0	Total liabilities and equity	\$306,045
Other assets	\$9,073		
Total Assets	\$306,045	2012 Earnings	\$2,468

TrustAtlantic Bank
Raleigh

James A. Beck
President and Chief Executive Officer

4801 Glenwood Avenue, 27612
Telephone: (919) 277-8735
Fax: (919) 277-8701

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$11,374	Deposits	\$320,925
Securities	\$59,586	Federal funds purchased and repurchase agreements	\$ 0
Federal Funds Sold and resell agreements	\$ 879	Other borrowed money	\$2,200
Net loans and lease financing receivables	\$276,533	Other liabilities	\$2,245
Premises and fixed assets including capitalized leases	\$3,149	Total liabilities	\$325,370
Other real estate owned	\$1,086	Total equity	\$44,359
Intangible assets	\$3,609	Total liabilities and equity	\$369,729
Other assets	\$13,513		
Total Assets	\$369,729	2012 Earnings	\$5,280

Union Bank & Trust Company
Oxford

Thomas M. Combs
President and Chief Executive Officer

108 College Street, 27565
Telephone: (919) 603-5030
Fax: (919) 603-5130

Assets (000)		Liabilities and Equity (000)	
Cash and balances due from depository institutions	\$4,628	Deposits	\$172,290
Securities	\$20,139	Federal funds purchased and repurchase agreements	\$1,345
Federal Funds Sold and resell agreements	\$ 0	Other borrowed money	\$5,000
Net loans and lease financing receivables	\$167,915	Other liabilities	\$ 347
Premises and fixed assets including capitalized leases	\$5,619	Total liabilities	\$178,982
Other real estate owned	\$ 722	Total equity	\$24,314
Intangible assets	\$ 0	Total liabilities and equity	\$203,296
Other assets	\$4,273		
Total Assets	\$203,296	2012 Earnings	\$1,764

VantageSouth Bank

Cary

Scott M. Custer
Chief Executive Officer

1005 High House Road, 27513
Telephone: (919) 467-7400
Fax: (919) 467-1024

Assets (000)

Cash and balances due from depository institutions	\$23,313
Securities	\$136,492
Federal Funds Sold and resell agreements	\$26,750
Net loans and lease financing receivables	\$759,418
Premises and fixed assets including capitalized leases	\$17,302
Other real estate owned	\$5,084
Intangible assets	\$29,606
Other assets	\$87,167
Total Assets	\$1,085,132

Liabilities and Equity (000)

Deposits	\$874,766
Federal funds purchased and repurchase agreements	\$ 0
Other borrowed money	\$15,000
Other liabilities	\$17,306
Total liabilities	\$907,072
Total equity	\$178,060
Total liabilities and equity	\$1,085,132
2012 Earnings	\$4,359

Yadkin Valley Bank and Trust Company

Elkin

Joseph H. Towell
President and Chief Executive Officer

209 North Bridge Street, 28621
Telephone: (336) 526-6300
Fax: (336) 835-8858

Assets (000)

Cash and balances due from depository institutions	\$138,349
Securities	\$343,066
Federal Funds Sold and resell agreements	\$ 50
Net loans and lease financing receivables	\$1,284,354
Premises and fixed assets including capitalized leases	\$41,072
Other real estate owned	\$8,738
Intangible assets	\$5,178
Other assets	\$101,275
Total Assets	\$1,922,082

Liabilities and Equity (000)

Deposits	\$1,636,873
Federal funds purchased and repurchase agreements	\$44,192
Other borrowed money	\$28,232
Other liabilities	\$13,105
Total liabilities	\$1,722,402
Total equity	\$199,680
Total liabilities and equity	\$1,922,082
2012 Earnings	\$-7,684

AAFMAA Wealth Management & Trust LLC

Fayetteville

Richard Convy
President

639 Executive Place, Suite 202
Telephone: (910) 307-3500
Fax: (910) 307-3599

Assets (000)

Cash and balances due from depository institutions	\$ 904
Securities	\$7,849
Net loans and lease financing receivables	\$ 0
Receivables	\$ 11
Prepaid expenses and deposits	\$ 29
Net Premises and fixed assets including capitalized leases	\$ 97
Other real estate owned	\$ 0
Other assets	\$ 0
Total Assets	\$8,990

Liabilities and Equity (000)

Drafts payable	\$ 11
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$ 73
Total equity	\$8,806
Total liabilities and equity	\$8,990
2012 Earnings	\$ -304

Boys, Arnold Trust Company

Asheville

Thomas C. Arnold
Chairman and Chief Executive Officer

1272 Hendersonville Rd., 28803
Telephone: (800) 286-8038
Fax: (828) 274-5568

Assets (000)

Cash and balances due from depository institutions	\$366
Securities	\$1,072
Net loans and lease financing receivables	\$ 0
Receivables	\$ 0
Prepaid expenses and deposits	\$ 82
Net Premises and fixed assets including capitalized leases	\$ 0
Other real estate owned	\$ 0
Other assets	\$ 0
Total Assets	\$1,520

Liabilities and Equity (000)

Drafts payable	\$ 0
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$ 0
Total equity	\$1,520
Total liabilities and equity	\$1,520
2012 Earnings	\$ -3

Davenport Trust Company

Greensboro

Winfred Eddins, Jr.
President

628 Green Valley Rd., Suite 410, 27408
Telephone: (804) 780-2119
Fax: (804) 549-4319

Assets (000)

Cash and balances due from depository institutions	\$1,502
Securities	\$ 0
Net loans and lease financing receivables	\$ 0
Receivables	\$ 54
Prepaid expenses and deposits	\$ 0
Net Premises and fixed assets including capitalized leases	\$ 0
Other real estate owned	\$ 0
Other assets	\$ 8
Total Assets	\$1,564

Liabilities and Equity (000)

Drafts payable	\$ 0
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$ 6
Total equity	\$1,558
Total liabilities and equity	\$1,564
2012 Earnings	\$ 37

Franklin Street Trust Company

Chapel Hill

M. Rex Teaney, II
President

1450 Raleigh Rd., Suite 300, 27517

Telephone: (919) 489-2600

Fax: (919) 489-1666

Assets (000)

Cash and balances due from depository institutions	\$848
Securities	\$1,539
Net loans and lease financing receivables	\$ 0
Receivables	\$1,347
Prepaid expenses and deposits	\$ 59
Net Premises and fixed assets including capitalized leases	\$ 0
Other real estate owned	\$ 0
Other assets	\$ 169
Total Assets	\$3,962

Liabilities and Equity (000)

Drafts payable	\$ 41
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$881
Total equity	\$3,040
Total liabilities and equity	\$3,962
2012 Earnings	\$ 59

Investors Trust Company

Chapel Hill

Stephen E. Pike
President

121 N Columbia St., 27514

Telephone: (919) 968-2200

Fax: (919) 968-4880

Assets (000)

Cash and balances due from depository institutions	\$ 777
Securities	\$1,806
Net loans and lease financing receivables	\$ 0
Receivables	\$ 81
Prepaid expenses and deposits	\$ 205
Net Premises and fixed assets including capitalized leases	\$ 6
Other real estate owned	\$ 0
Other assets	\$ 0
Total Assets	\$2,875

Liabilities and Equity (000)

Drafts payable	\$ 0
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other Liabilities	\$ 1,202
Total Equity	\$1,673
Total liabilities and equity	\$2,875
2012 Earnings	\$ 83

Old North State Trust, LLC

Siler City

Denis R. de St. Aubin
Chief Executive Officer and Chairman

106 W Raleigh St., 27344

Telephone: (919) 663-3996

Fax: (919) 663-3254

Assets (000)

Cash and balances due from depository institutions	\$1,795
Securities	\$ 0
Net loans and lease financing receivables	\$ 0
Receivables	\$ 225
Prepaid expenses and deposits	\$ 58
Net Premises and fixed assets including capitalized leases	\$ 76
Other real estate owned	\$ 0
Other assets	\$ 57
Total Assets	\$2,211

Liabilities and Equity (000)

Drafts payable	\$ 30
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$ 10
Total equity	\$2,171
Total liabilities and equity	\$2,211
2012 Earnings	\$ 4

Piedmont Financial Trust Company

Greensboro

R. Thomas Mayes, Jr.
President and Chief Executive Officer

701 Green Valley Rd., Suite 3000, 27408

Telephone: (336) 274-5471

Fax: (336) 272-8921

Assets (000)

Cash and balances due from depository institutions	\$1,963
Securities	\$ 609
Net loans and lease financing receivables	\$ 0
Receivables	\$ 47
Prepaid expenses and deposits	\$ 209
Net Premises and fixed assets including capitalized leases	\$ 390
Other real estate owned	\$ 0
Other assets	\$ 53
Total Assets	\$3,271

Liabilities and Equity (000)

Drafts payable	\$ 307
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses	\$ 0
Other liabilities	\$ 108
Total equity	\$2,856
Total liabilities and equity	\$3,271
2012 Earnings	\$ -60

The Trust Company of the South

Burlington

William H. Smith
Managing Principal and Chief Executive Officer

3041 S Church St., 27216

Telephone: (336) 538-1000

Fax: (336) 538-1010

Assets (000)

Cash and balances due from depository institutions	\$1,357
Securities	\$ 902
Net loans and lease financing receivables	\$ 0
Receivables	\$ 524
Prepaid expenses and deposits	\$ 202
Net Premises and fixed assets including capitalized leases	\$ 85
Other real estate owned	\$ 0
Other assets	\$ 0
Total Assets	\$3,070

Liabilities and Equity (000)

Drafts payable	\$ 0
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$ 0
Accrued expenses and other liabilities	\$ 0
Other liabilities	\$ 677
Total equity	\$2,393
Total liabilities and equity	\$3,070
2012 Earnings	\$ 555

Wakefield Trust Company

Charlotte

Anna Spangler Nelson
President and Chief Executive Officer

1110 E Morehead St., 28204

Telephone: (704) 372-4500

Fax: (704) 372-8216

Assets (000)

Cash and balances due from depository institutions	\$251
Securities	\$ 4,943
Net loans and lease financing receivables	\$ 0
Receivables	\$ 0
Prepaid expenses and deposits	\$ 28
Net Premises and fixed assets including capitalized leases	\$ 0
Other real estate owned	\$ 0
Other assets	\$ 0
Total Assets	\$5,222

Liabilities and Equity (000)

Drafts payable	\$ 0
Mortgage indebtedness and capitalized leases obligations	\$ 0
Other borrowed money	\$1,500
Accrued expenses	\$ 0
Other liabilities	\$ 25
Total equity	\$3,697
Total liabilities and equity	\$5,222
2012 Earnings	\$ 75

2012 Bank Charter and Office Activity

The Commissioner of Banks approves applications for new state bank charters, conversions to state bank charters, state bank mergers and acquisitions, new branches, branch relocations, consolidations, and closings.

Summary Statistics

NC State Bank Charter Statistics

Number of State Banks, December 31, 2011	80
State Bank merged into a National Bank	-2
State Bank merged into a State Bank	-4
State Bank closed by Commissioner of Banks	-1
Federally Chartered Mutual Savings and Loan Association converted to a State Chartered Mutual Savings Bank	1
Number of State Banks, December 31, 2012	74

Bank Office Statistics **

Number of Offices, December 31, 2011	3,448
Offices Deactivated due to:	
Closing	-75
Consolidation into other branches	-26
Closings due to merger (from State Bank to National Bank)	-449
Closings due to Purchase & Assumption (from State Bank to State Bank)	-2
Closing due to merger (from State Bank to State Bank)	-15
Offices Activated due to:	
<i>De Novo</i> establishment	29
Merger of National Thrift to State Bank	102
Merger of State Bank to State Bank	11
Purchase and Assumption from National Thrift to State Bank	1
Purchase and Assumption from other State's Bank to State Bank	2
Purchase and Assumption from State Bank to State Bank	2
Number of Offices, December 31, 2012	3,028

Other Office Activity **

Offices Consolidated	26
Offices Relocated	16

** Includes both bank main offices and bank branch offices, both in-state and out-of-state.

2012 Bank Charters, Mergers and Acquisitions

<u>Date</u>	<u>Name</u>	<u>Activity</u>
Feb - 1	VantageSouth Bank, Burlington	VantageSouth Bank, Burlington, North Carolina to merge and be survivor of merger with Community Bank of Rowan, Salisbury, North Carolina.
Feb - 1	Community Bank of Rowan, Salisbury	VantageSouth Bank, Burlington, North Carolina to merge and be survivor of merger with Community Bank of Rowan, Salisbury, North Carolina.
Mar - 2	RBC Bank (USA), Raleigh	RBC Bank (USA), Raleigh, North Carolina, merged with and into PNC Bank, National Association, Pittsburgh, Pennsylvania.
Jun - 6	Morganton Savings Bank, S.S.B., Morganton	Charter conversion for Morganton Federal Savings and Loan Association, Morganton, North Carolina, to convert from a federally-chartered mutual savings and loan association to a State-chartered mutual savings bank, to be known as Morganton Savings Bank, S.S.B.
Jun - 8	Waccamaw Bank, Whiteville	Waccamaw Bank was closed by the Commissioner of Banks.. FDIC was appointed receiver. FDIC entered into a purchase and assumption agreement with First Community Bank, Bluefield, Virginia, to assume all deposits of Waccamaw Bank.
Aug - 2	Branch Banking and Trust Company, Raleigh	Branch Banking and Trust Company, Winston-Salem, North Carolina, merged and was survivor of merger with BankAtlantic, Fort Lauderdale, Florida.
Aug - 14	Bank of North Carolina, Thomasville	Bank of North Carolina, Thomasville, North Carolina, was the survivor of merger with KeySource Commercial Bank, Durham, North Carolina.
Aug - 14	KeySource Commercial Bank, Durham	Bank of North Carolina, Thomasville, North Carolina, was the survivor of merger with KeySource Commercial Bank, Durham, North Carolina.
Oct - 1	Southern Community Bank and Trust, Winston-Salem	Southern Community Bank and Trust, Winston-Salem, North Carolina merged with and into Capital Bank, NA, Miami, Florida, a national bank.
Oct - 10	Park Sterling Bank, Charlotte	Application by Park Sterling Bank, Charlotte, North Carolina, for authority to merge and be survivor of merger with Citizens South Bank, Gastonia, North Carolina, a federally chartered savings bank.
Nov - 30	VantageSouth Bank, Cary	Crescent State Bank, Cary, North Carolina, to merge and be survivor of merger with VantageSouth Bank, Burlington, North Carolina. Upon completion of merger, bank name will change to VantageSouth Bank.

<u>Date</u>	<u>Name</u>	<u>Activity</u>
Nov - 30	VantageSouth Bank, Burlington	Crescent State Bank, Cary, North Carolina, to merge and be survivor of merger with VantageSouth Bank, Burlington, North Carolina. Upon completion of merger, bank name will change to VantageSouth Bank.
Nov - 30	Bank of North Carolina, Thomasville	Bank of North Carolina, Thomasville, North Carolina to merge and be survivor of merger with First Trust Bank, Charlotte, North Carolina.
Nov - 30	First Trust Bank, Charlotte	Bank of North Carolina, Thomasville, North Carolina to merge and be survivor of merger with First Trust Bank, Charlotte, North Carolina.

2012 Bank Office Activity

<u>Date</u>	<u>Name</u>	<u>Location</u>
<i>Closings due to Ceased Operation: 75</i>		
Jan - 6	RBC Bank (USA)	Atlanta - Piedmont Road Branch 3475 Piedmont Rd., NE, Suite 550 Atlanta, GA 30305
Jan - 16	Branch Banking and Trust Company	Newsoms Main Office 22334 General Thomas Hwy. Newsoms, VA 23874
Jan - 20	The Heritage Bank	Rosewood Branch 825 Rosewood Rd. Goldsboro, NC 27530
Feb - 17	Branch Banking and Trust Company	Austin Branch 12007 Technology Blvd. Austin, TX 78727
Feb - 29	Branch Banking and Trust Company	Pocahontas Branch 101 W Water St. Pocahontas, VA 24635
Feb - 29	Southern Bank and Trust Company	Churchland Branch 4940 W Norfolk Rd. Portsmouth, VA 23703
Feb - 29	Southern Bank and Trust Company	Cypress Branch 5460 Wesleyan Dr. Virginia Beach, VA 23455
Feb - 29	Southern Bank and Trust Company	Kitty Hawk Branch 3732 N Croatan Hwy. Kitty Hawk, NC 27949
Feb - 29	Southern Bank and Trust Company	London Branch 1020 London Blvd. Portsmouth, VA 23704
Feb - 29	Southern Bank and Trust Company	Lynnhaven Branch 2712 N Mall Dr. Virginia Beach, VA 23452
Feb - 29	Southern Bank and Trust Company	Moyock Branch 562 Caratoke Hwy. Moyock, NC 27958
Feb - 29	Southern Bank and Trust Company	Ocean View Branch 1901 E Ocean View Norfolk, VA 23503

<u>Date</u>	<u>Name</u>	<u>Location</u>
Feb - 29	Southern Bank and Trust Company	Powells Branch 8468 Caratoke Hwy. Powells Point, NC 27966
Feb - 29	Southern Bank and Trust Company	Red Mill Branch 2261 Upton Dr. Virginia Beach, VA 23456
Feb - 29	Southern Bank and Trust Company	Taylor Branch 2600 Taylor Rd. Chesapeake, VA 23321
Feb - 29	Southern Bank and Trust Company	Wainwright Branch 229 Bute St., 3rd Fl. Norfolk, VA 23510
Feb - 29	Southern Bank and Trust Company	Waves Branch 26006 NC Hwy., Ste. 1 Waves, NC 27982
Mar - 2	Branch Banking and Trust Company	Robius Road Office 9960 Midlothian Turnpike Richmond, VA 23235
Mar - 8	Branch Banking and Trust Company	Main Street Office 5894 Lee Hwy. Atkins, VA 24311
Mar - 9	Branch Banking and Trust Company	Narrows Branch 300 Main St. Narrows, VA 24124
Mar - 30	Security Savings Bank, SSB	Columbus County Office 1629 S Madison St. Whiteville, NC 28572
Mar - 30	Security Savings Bank, SSB	Randleman Branch 204 S Main St. Randleman, NC 27317
Mar - 30	Security Savings Bank, SSB	Smithville Branch 5201 Southport-Supply Rd., SE Southport, NC 28461
Apr - 6	Branch Banking and Trust Company	Norview Branch 6145 Sewells Point Rd. Norfolk, VA 23513
Apr - 11	First-Citizens Bank & Trust Company	Boger City Branch 2480 E Main St. Lincolnton, NC 28092
Apr - 17	First-Citizens Bank & Trust Company	Hollywood Office 3475 Sheridan St. Hollywood, FL 33021

<u>Date</u>	<u>Name</u>	<u>Location</u>
Apr - 20	First-Citizens Bank & Trust Company	State Bridge Corners Branch 5960 State Bridge Rd. Duluth, GA 30097
Apr - 25	First-Citizens Bank & Trust Company	Hazelwood Branch 101 W Main St. Hazelwood, NC 28738
Apr - 27	Branch Banking and Trust Company	Church Circle Branch 401 Commerce St. Kingsport, TN 37660
Apr - 27	First-Citizens Bank & Trust Company	Northgate Branch 1700 Asheville Hwy. Hendersonville, NC 28739
May - 2	First-Citizens Bank & Trust Company	Lansing Branch 9288 Hwy. 194 N Lansing, NC 28643
May - 4	Branch Banking and Trust Company	Meadowbrook Office 5756 Hopkins Rd. Richmond, VA 23234
May - 4	First-Citizens Bank & Trust Company	Highway 70 East Branch 400 E New Bern Rd. Kinston, NC 28501
May - 18	First-Citizens Bank & Trust Company	Castle Rock Branch 7505 Village Square Dr., Suite 101 Castle Rock, CO 80104
May - 18	First-Citizens Bank & Trust Company	Cherry Creek Madison Branch 55 Madison, Suites 102 & 500 Denver, CO 80206
May - 25	Bank of North Carolina	Pawleys Island Branch 115 Willbrook Blvd., Suite A Pawleys Island, SC 29585
May - 25	Four Oaks Bank & Trust Company	Sanford Office 830 Spring Lane Sanford, NC 27330
Jun - 1	Branch Banking and Trust Company	Rolling Valley Branch 6411 Shiplett Blvd. Burke, VA 22015
Jun - 8	Waccamaw Bank	16th Avenue Office 1230 16th Ave. Conway, SC 29526
Jun - 8	Waccamaw Bank	Chadbourn Branch 111 Strawberry Blvd. Chadbourn, NC 28431

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 8	Waccamaw Bank	Elizabethtown Branch 306 S Poplar St. Elizabethtown, NC 28337
Jun - 8	Waccamaw Bank	Heath Springs Office 202 N Main St. Heath Springs, SC 29058
Jun - 8	Waccamaw Bank	Holden Beach Branch 3178 Holden Beach Rd. SW Supply, NC 28462
Jun - 8	Waccamaw Bank	Kerr Avenue Branch 29 South Kerr Ave. Wilmington, NC 28403
Jun - 8	Waccamaw Bank	Little River Office 1180 Hwy. 17 Little River, SC 29566
Jun - 8	Waccamaw Bank	Main Office 110 N J. K. Powell Blvd. Whiteville, NC 28472
Jun - 8	Waccamaw Bank	Oak Island Office 8001 E Oak Island Dr. Oak Island, NC 28465
Jun - 8	Waccamaw Bank	Shallotte Branch 4949 Main St. Shallotte, NC 28459
Jun - 8	Waccamaw Bank	Smith Avenue Office 200 Smith Ave. Shallotte, NC 28470
Jun - 8	Waccamaw Bank	Southport Branch 4945 Southport-Supply Rd. SE Southport, NC 28461
Jun - 8	Waccamaw Bank	Sunset Commons Branch 923 Seaside Rd., SW Ocean Isle Beach, NC 28469
Jun - 8	Waccamaw Bank	Tabor City Branch 105 Hickman Rd. Tabor City, NC 28463
Jun - 8	Waccamaw Bank	Townegate Crossing Branch 115 N. Howe St. Southport, NC 28461
Jun - 8	Waccamaw Bank	Waccamaw Medical Park Office 112 Medical Park Dr. Conway, SC 29526

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jul - 20	First-Citizens Bank & Trust Company	Colorado Springs Branch Two S Cascade Ave., Suite 150 Colorado Springs, CO 80903
Jul - 20	First-Citizens Bank & Trust Company	Edwards Main Office 69 Edwards Access Rd., #11 Edwards, CO 81632
Jul - 27	First-Citizens Bank & Trust Company	Del Prado Branch 2127 Del Prado Blvd. S Cape Coral, FL 33990
Jul - 27	First-Citizens Bank & Trust Company	Naples Walk Branch 2480 Vanderbilt Beach Rd. Naples, FL 34109
Aug - 3	First-Citizens Bank & Trust Company	Victoria Main 1809 Main St. Victoria, VA 23974
Aug - 28	Branch Banking and Trust Company	Douglas-Westside Branch 101 NW Bowens Mill Rd. Douglas, GA 31533
Sep - 7	First-Citizens Bank & Trust Company	Temecula Main Office 27710 Jefferson Ave., A-100 Temecula, CA 92590
Sep - 14	First-Citizens Bank & Trust Company	Sedgefield Branch 4708 High Point Rd. Greensboro, NC 27407
Nov - 2	Branch Banking and Trust Company	Fisherman's Road Branch 1020 Fisherman's Rd. Norfolk, VA 23503
Nov - 9	First-Citizens Bank & Trust Company	Scottsdale Seville Branch 7001 N Scottsdale Rd., Ste. 135 Scottsdale, AZ 85253
Nov - 16	The Heritage Bank	Smithfield Branch 1360 N Bright Leaf Blvd. Smithfield, NC 27577
Nov - 30	First Bank	Eastside Branch Corner of 220 and Pine St. Biscoe, NC 27209
Nov - 30	First-Citizens Bank & Trust Company	Greensboro-Main Office 100 S Elm St. Greensboro, NC 27402
Dec - 11	Bank of Granite	Conover Office 1109 Conover Blvd., E Conover, NC 28613

<u>Date</u>	<u>Name</u>	<u>Location</u>
Dec - 14	Branch Banking and Trust Company	Cary Office 200 E Chatham St. Cary, NC 27511
Dec - 14	Park Sterling Bank	Monroe Office 310 W Franklin St. Monroe, NC 28112
Dec - 28	Bank of North Carolina	Asheville Office 20 S Pack Square Asheville, NC 28801
Dec - 28	Bank of North Carolina	Boone Branch 2663 Hwy. 105 Boone, NC 28607
Dec - 28	Bank of North Carolina	Maggie Valley Branch 2160 Soco Rd. Maggie Valley, NC 28751
Dec - 28	Bank of North Carolina	Mooresville Branch 736 Brawley School Rd., Suite 100 Mooresville, NC 28147
Dec - 28	Security Savings Bank, SSB	Leland Branch 202 Village Rd. Leland, NC 28451

Closings due to Consolidation: 26

Apr - 6	Lumbee Guaranty Bank	Pembroke Branch 410 E Third St. Pembroke, NC 28372
May - 11	Branch Banking and Trust Company	Centreville Road Drive Thru Office 8650 Centreville Rd. Manassas, VA 20110
Sep - 14	Branch Banking and Trust Company	Snellville Branch 2019 Scenic Hwy. Snellville, GA 30083
Sep - 28	Branch Banking and Trust Company	Monarch Tower Branch 3424 Peachtree Rd., NE Atlanta, GA 30326
Oct - 12	Branch Banking and Trust Company	17th St. Causeway Branch 1300 SE 17th St. Causeway Fort Lauderdale, FL 33316
Oct - 12	Branch Banking and Trust Company	Abacoa Branch 4510 Donald Ross Rd. Palm Beach Gardens, FL 33418

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 12	Branch Banking and Trust Company	Aventura Branch 18999 Biscayne Blvd. N Miami Beach, FL 33180
Oct - 12	Branch Banking and Trust Company	Boynton Beach Branch 1700 W Woolbright Rd. Boynton Beach, FL 33426
Oct - 12	Branch Banking and Trust Company	Brickell Branch 1101 Brickell Ave. Miami, FL 33131
Oct - 12	Branch Banking and Trust Company	Central Boca Raton Branch 21302 St. Andrews Blvd. Boca Raton, FL 33433
Oct - 12	Branch Banking and Trust Company	Coral Gables Branch 2121 Ponce De Leon Blvd. Coral Gables, FL 33134
Oct - 12	Branch Banking and Trust Company	Cypress Place Branch 701 W Cypress Creek Rd. Fort Lauderdale, FL 33309
Oct - 12	Branch Banking and Trust Company	East Boca Branch 140 N Federal Hwy. Boca Raton, FL 33432
Oct - 12	Branch Banking and Trust Company	Hallandale Branch 2309 E Hallandale Beach Blvd. Hallandale Beach, FL 33009
Oct - 12	Branch Banking and Trust Company	Hollywood Branch 4351 Hollywood Blvd. Hollywood, FL 33024
Oct - 12	Branch Banking and Trust Company	Las Olas Branch 301 E Las Olas Blvd. Fort Lauderdale, FL 33301
Oct - 12	Branch Banking and Trust Company	McNab Branch 1600 S Federal Hwy. Pompano Beach, FL 33062
Oct - 12	Branch Banking and Trust Company	Palm City Branch 2650 SW Matheson Ave. Palm City, FL 34990
Oct - 12	Branch Banking and Trust Company	Pembroke Pines Branch 176 S Flamingo Rd. Pembroke Pines, FL 33027
Oct - 12	Branch Banking and Trust Company	South Miami Branch 1533 Sunset Dr. Miami, FL 33143

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 12	Branch Banking and Trust Company	St. Lucie West Branch 1549 St. Lucie West Blvd. Port Saint Lucie, FL 34986
Oct - 12	Branch Banking and Trust Company	West Coral Springs Branch 10385 Royal Palm Blvd. Coral Springs, FL 33065
Oct - 12	Branch Banking and Trust Company	West Delray Branch 6500 W Atlantic Ave. Delray Beach, FL 33446
Oct - 12	Branch Banking and Trust Company	West Miami Branch 1550 SW 57th Ave. West Miami, FL 33144
Oct - 12	Branch Banking and Trust Company	Weston Branch 1625 N Commerce Pkwy. Weston, FL 33326
Dec - 28	Branch Banking and Trust Company	Newton North Branch 2004 N Main Ave. Newton, NC 28658

Closings due to Merger (From State Bank To National Bank): 449

Mar - 2	RBC Bank (USA)	17th Street Branch 2015 S 17th St. Wilmington, NC 28401
Mar - 2	RBC Bank (USA)	Acworth - Governor's Town Club Branch 4408 Cobb Pkwy. Acworth, GA 30101
Mar - 2	RBC Bank (USA)	Ahoskie Branch 102 E Church St. Ahoskie, NC 27910
Mar - 2	RBC Bank (USA)	Alabaster - Highway 119 South Branch 10745 Hwy. 119 S Alabaster, AL 35007
Mar - 2	RBC Bank (USA)	Alachua - Towne Center Branch 14480 NW 152nd Lane Alachua, FL 32615
Mar - 2	RBC Bank (USA)	Alpharetta - Mansell Road Branch 3815 Mansell Rd., Suite 100 Alpharetta, GA 30022
Mar - 2	RBC Bank (USA)	Alpharetta Branch 1500 Mansell Rd. Alpharetta, GA 30004

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Alpharetta Jones Bridge Branch 11758 Jones Bridge Rd. Alpharetta, GA 30005
Mar - 2	RBC Bank (USA)	Altamonte Springs - West State Road Branch 900 W State Rd. Altamonte Springs, FL 32714
Mar - 2	RBC Bank (USA)	Ambassador Plaza Branch 7860 Airport Blvd. Mobile, AL 36608
Mar - 2	RBC Bank (USA)	Andrews Branch 1090 Main St. Andrews, NC 28901
Mar - 2	RBC Bank (USA)	Aragona Branch 4860 Virginia Beach Blvd. Virginia Beach, VA 23462
Mar - 2	RBC Bank (USA)	Arboretum Branch 7852 Arboretum Dr. Charlotte, NC 28277
Mar - 2	RBC Bank (USA)	Archdale - Highway 62/North Main 11246 N Main St. Archdale, NC 27263
Mar - 2	RBC Bank (USA)	Arden Branch 2351 Hendersonville Rd. Arden, NC 28704
Mar - 2	RBC Bank (USA)	Ardmore - Ardmore Avenue Branch 30010 Ardmore Ave. Ardmore, AL 35739
Mar - 2	RBC Bank (USA)	Arendell Branch 2300 Arendell St. Morehead City, NC 28557
Mar - 2	RBC Bank (USA)	Arlington Boulevard Branch 611 E Arlington Blvd. Greenville, NC 27834
Mar - 2	RBC Bank (USA)	Asheboro - 115 South Fayetteville 115 S Fayetteville St. Asheboro, NC 27203
Mar - 2	RBC Bank (USA)	Asheboro - Randolph Mall 1427 E Dixie Dr. Asheboro, NC 27203
Mar - 2	RBC Bank (USA)	Ashland - Highway 9 Branch 83183 Hwy. 9 Ashland, AL 36251

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Ashton Square Branch 4000 Capital Blvd. Raleigh, NC 27604
Mar - 2	RBC Bank (USA)	Athens - Highway 72 Branch 1044 Hwy. 72 E Athens, AL 35611
Mar - 2	RBC Bank (USA)	Athens - West Washington Street Branch 309 W Washington St. Athens, AL 35611
Mar - 2	RBC Bank (USA)	Atlanta - Perimeter Center West Branch 125 Perimeter Center West Atlanta, GA 30346
Mar - 2	RBC Bank (USA)	Atlanta - Pharr Road Branch 293 Pharr Rd. Atlanta, GA 30305
Mar - 2	RBC Bank (USA)	Atlanta - Powers Ferry Landing Branch 5430 New Northside Dr., Suite 100 Atlanta, GA 30339
Mar - 2	RBC Bank (USA)	Atlanta - Prado Branch 5640 Roswell Rd., NE Sandy Springs, GA 30342
Mar - 2	RBC Bank (USA)	Atlanta Highway Branch 5375 Atlanta Hwy. Montgomery, AL 36109
Mar - 2	RBC Bank (USA)	Auburn - Auburn Mall Branch 2085 E University Dr. Auburn, AL 36830
Mar - 2	RBC Bank (USA)	Auburn - South College Branch 1605 S College St. Auburn, AL 36832
Mar - 2	RBC Bank (USA)	Austell - Veterans Memorial Highway Branch 2913 Veterans Memorial Hwy. Austell, GA 30168
Mar - 2	RBC Bank (USA)	Ayden Branch 233 Third St. Ayden, NC 28513
Mar - 2	RBC Bank (USA)	Bailey Main Branch Hwy. 264 Bailey, NC 27807
Mar - 2	RBC Bank (USA)	Baldwin Square Branch 111 Baldwin Sq. Fairhope, AL 36532

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Ballantyne Branch 14925 Ballantyne Village Way Charlotte, NC 28277
Mar - 2	RBC Bank (USA)	Battleground Branch 2301 Battleground Ave. Greensboro, NC 27408
Mar - 2	RBC Bank (USA)	Bay Minette Branch 511 Dolive St. Bay Minette, AL 36507
Mar - 2	RBC Bank (USA)	Bayou La Batre Branch 13825 S. Wintzell Ave. Bayou La Batre, AL 36509
Mar - 2	RBC Bank (USA)	Benson Main Branch 400 S Wall St. Benson, NC 27504
Mar - 2	RBC Bank (USA)	Benvenue Branch 1280 Benvenue Rd. Rocky Mount, NC 27804
Mar - 2	RBC Bank (USA)	Berkeley Boulevard Branch 500 N Berkeley Blvd. Goldsboro, NC 27532
Mar - 2	RBC Bank (USA)	Bessemer - Fourth Avenue Branch 1719 Fourth Ave. N Bessemer, AL 35020
Mar - 2	RBC Bank (USA)	Biltmore Park Branch 1 Towne Square Blvd., Suite 160 Asheville, NC 28803
Mar - 2	RBC Bank (USA)	Birmingham - Crestline Branch 89 Euclid Ave. Birmingham, AL 35213
Mar - 2	RBC Bank (USA)	Birmingham - First Avenue Branch 1927 First Ave. N Birmingham, AL 35203
Mar - 2	RBC Bank (USA)	Birmingham - Hoover Commons Branch 1611 Montgomery Hwy. Birmingham, AL 35216
Mar - 2	RBC Bank (USA)	Birmingham - Irondale Branch 1801 Crestwood Blvd. Birmingham, AL 35210
Mar - 2	RBC Bank (USA)	Birmingham - Meadowbrook Branch 2000 Meadow Lake Dr. Birmingham, AL 35242

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Birmingham - Mountain Brook Branch 2407 Canterbury Rd. Birmingham, AL 35223
Mar - 2	RBC Bank (USA)	Birmingham - Parkway Branch 9648 Pkwy. E Birmingham, AL 35215
Mar - 2	RBC Bank (USA)	Birmingham - Trussville-Tutwiler Farm Branch 3501 Roosevelt Blvd. Birmingham, AL 35235
Mar - 2	RBC Bank (USA)	Bloomington Branch 821 E Bloomington Ave. Brandon, FL 33511
Mar - 2	RBC Bank (USA)	Boca Raton Branch 1401 N Federal Hwy. Boca Raton, FL 33432
Mar - 2	RBC Bank (USA)	Bonita Springs - Bonita Beach Branch 9430 Bonita Beach Rd. Bonita Springs, FL 34135
Mar - 2	RBC Bank (USA)	Boone Main Office 671 W King St. Boone, NC 28607
Mar - 2	RBC Bank (USA)	Bordeaux Branch 2897 Village Dr. Fayetteville, NC 28304
Mar - 2	RBC Bank (USA)	Boynton Beach Branch 600 N Congress Ave. Boynton Beach, FL 33426
Mar - 2	RBC Bank (USA)	Bradenton - Lakewood Ranch Branch 9105 Town Center Pkwy. Bradenton, FL 34202
Mar - 2	RBC Bank (USA)	Brevard Main Office 132 S Caldwell St. Brevard, NC 28712
Mar - 2	RBC Bank (USA)	Bridford Parkway Branch 1316 Bridford Pkwy. Greensboro, NC 27407
Mar - 2	RBC Bank (USA)	Broad Street Office 212 E Broad St. Statesville, NC 28677
Mar - 2	RBC Bank (USA)	Buena Vista - North Broad Branch 103 N Broad St. Buena Vista, GA 31803

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Burlington - Edgewood Village Branch 2946 S Church St. Burlington, NC 27215
Mar - 2	RBC Bank (USA)	Buxton Branch 47013 NC Hwy. 12 Buxton, NC 27920
Mar - 2	RBC Bank (USA)	Calabash-Beach Drive Office 10267 Beach Drive SW Calabash, NC 28467
Mar - 2	RBC Bank (USA)	Calhoun Street Branch 100 Calhoun St. Charleston, SC 29401
Mar - 2	RBC Bank (USA)	Cameron Village Branch 1959 Clark Ave. Raleigh, NC 27605
Mar - 2	RBC Bank (USA)	Candler Branch 1007 Smoky Park Hwy. Candler, NC 28715
Mar - 2	RBC Bank (USA)	Canton Branch 66 Academy St. Canton, NC 28716
Mar - 2	RBC Bank (USA)	Cantonment - Highway 29 South Branch 400 Hwy. 29 S Cantonment, FL 32533
Mar - 2	RBC Bank (USA)	Cape Carteret Office 101 W. B. McLean Dr. Cape Carteret, NC 28584
Mar - 2	RBC Bank (USA)	Carmel Branch 7421 Carmel Executive Park, Ste. 100 Charlotte, NC 28226
Mar - 2	RBC Bank (USA)	Carrboro Branch 300 Weaver St. Carrboro, NC 27510
Mar - 2	RBC Bank (USA)	Cary - Jones Franklin Branch 2920 Jones Franklin Rd. Raleigh, NC 27606
Mar - 2	RBC Bank (USA)	Cary Branch 1135 Kildaire Farm Rd. Cary, NC 27511
Mar - 2	RBC Bank (USA)	Cashiers Branch US Hwy. 64 Cashiers, NC 28717

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Centura Highway Branch 1476 Hunter Hill Road Rocky Mount, NC 27804
Mar - 2	RBC Bank (USA)	Chandler Commons Branch 1888 India Hook Rd. Rock Hill, SC 29732
Mar - 2	RBC Bank (USA)	Chapel Hill Main Office 101 E Rosemary St. Chapel Hill, NC 27514
Mar - 2	RBC Bank (USA)	Charlotte - Providence Road Branch 200 Providence Rd. Charlotte, NC 28207
Mar - 2	RBC Bank (USA)	Chowan Crossing Branch 312 Virginia Rd. Edenton, NC 27932
Mar - 2	RBC Bank (USA)	Church Street Office 131 N. Church St. Rocky Mount, NC 27804
Mar - 2	RBC Bank (USA)	Clayton - US Highway 70 Branch 11861 US Hwy. 70 W Clayton, NC 27520
Mar - 2	RBC Bank (USA)	Clemmons Main Branch 3645 Clemmons Rd. Clemmons, NC 27012
Mar - 2	RBC Bank (USA)	Clermont - Clermont East 1820 S US Hwy. 27 Clermont, FL 34711
Mar - 2	RBC Bank (USA)	Clermont - Clermont West Branch 1201 W Hwy. 50 Clermont, FL 32714
Mar - 2	RBC Bank (USA)	Clermont - East Highway 50 Branch 1615 E Hwy. 50 Clermont, FL 34711
Mar - 2	RBC Bank (USA)	Cocoa Beach Branch 4350 N Atlantic Ave. Cocoa Beach, FL 32931
Mar - 2	RBC Bank (USA)	Colerain Branch 113 S Main St. Colerain, NC 27924
Mar - 2	RBC Bank (USA)	Columbia-Vista Branch 701 Gervais St. Columbia, SC 29201

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Coral Springs - Royal Palm Boulevard Branch 10360 Royal Palm Blvd. Coral Springs, FL 33065
Mar - 2	RBC Bank (USA)	Cortez Plaza Branch 4565 14th St. W, Suite 110 Bradenton, FL 34207
Mar - 2	RBC Bank (USA)	Cottage Hill Branch 5133 Cottage Hill Rd. Mobile, AL 36609
Mar - 2	RBC Bank (USA)	Courthouse Branch 2422 Princess Anne Rd. Virginia Beach, VA 23456
Mar - 2	RBC Bank (USA)	Creedmoor Main Branch 608 N Main St. Creedmoor, NC 27522
Mar - 2	RBC Bank (USA)	Creekwood Branch 7366 52nd Pl. E Bradenton, FL 34203
Mar - 2	RBC Bank (USA)	Crichton Branch 2820 Springhill Ave. Mobile, AL 36607
Mar - 2	RBC Bank (USA)	Cumberland-Galleria Branch 3155 Cobb Pkwy. SE, Suite 100 Atlanta, GA 30339
Mar - 2	RBC Bank (USA)	Cyntergy - Midtown Branch 75 Fifth St. NW, Suite A Atlanta, GA 30308
Mar - 2	RBC Bank (USA)	Cypress Creek Station Branch 6355 N Andrews Ave. Fort Lauderdale, FL 33309
Mar - 2	RBC Bank (USA)	Dadeville - Broadnax Street Branch 242 N. Broadnax St. Dadeville, AL 36583
Mar - 2	RBC Bank (USA)	Daphne - Highway 98 Branch 2211 Hwy 98 Daphne, AL 36526
Mar - 2	RBC Bank (USA)	Decatur - 6th Avenue Branch 2004 6th Ave. SE Decatur, AL 35601
Mar - 2	RBC Bank (USA)	Decatur - Beltline Road Branch 1715 Beltline Rd., SW Decatur, AL 35601

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Decatur - Johnston St. Branch 251 Johnston St. Decatur, AL 35601
Mar - 2	RBC Bank (USA)	Decatur Branch 2710 Wesley Chapel Rd. Decatur, GA 30034
Mar - 2	RBC Bank (USA)	Delray Beach West Branch 15086 South Jog Rd. Delray Beach, FL 33446
Mar - 2	RBC Bank (USA)	Doraville Branch 5424 Buford Hwy. Doraville, GA 30340
Mar - 2	RBC Bank (USA)	Douglasville - Professional Parkway Branch 6125 Professional Pkwy. Douglasville, GA 30134
Mar - 2	RBC Bank (USA)	Dr. Phillips Branch 8020 Conroy Windermere Rd. Orlando, FL 32819
Mar - 2	RBC Bank (USA)	Duck Branch 1203 Duck Rd. Duck, NC 27949
Mar - 2	RBC Bank (USA)	Duluth - Medlock Bridge Road Branch 9570 Medlock Bridge Rd. Duluth, GA 30097
Mar - 2	RBC Bank (USA)	Duluth - Reynolds Crossing Branch 3764 Old Norcross Rd. Duluth, GA 30096
Mar - 2	RBC Bank (USA)	Dunn - Broad Street Branch 1100 W Broad St. Dunn, NC 28334
Mar - 2	RBC Bank (USA)	Dunwoody - 1725 Mt. Vernon Branch 1725 Mt. Vernon Rd. Dunwoody, GA 30338
Mar - 2	RBC Bank (USA)	Dunwoody - Mt. Vernon Rd. 1614 Mount Vernon Rd. Atlanta, GA 30338
Mar - 2	RBC Bank (USA)	Durham - Roxboro Road Branch 3732 Roxboro Rd. Durham, NC 27704
Mar - 2	RBC Bank (USA)	Durham - RTP Branch 2313 Hwy. 54 Durham, NC 27713

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Durham Main Branch 500 Morgan St. Durham, NC 27701
Mar - 2	RBC Bank (USA)	East Boulevard Branch 1000 E Blvd. Charlotte, NC 28203
Mar - 2	RBC Bank (USA)	East Caswell Street Branch 1109 E Caswell St. Wadesboro, NC 28170
Mar - 2	RBC Bank (USA)	Eastern Bypass Branch 1465 Eastern Blvd. Montgomery, AL 36117
Mar - 2	RBC Bank (USA)	Eastern Shore Centre Branch 10010 Eastern Shore Blvd. Spanish Fort, AL 36527
Mar - 2	RBC Bank (USA)	Edenton Main Branch 100 S Broad St. Edenton, NC 27932
Mar - 2	RBC Bank (USA)	Elizabeth City Main Branch 606 E Main St. Elizabeth City, NC 27909
Mar - 2	RBC Bank (USA)	Enfield Branch 101 N Railroad St. Enfield, NC 27823
Mar - 2	RBC Bank (USA)	Fairfield Branch 5224 Providence Rd. Virginia Beach, VA 23464
Mar - 2	RBC Bank (USA)	Fairhope - Fairhope Avenue Branch 949 Fairhope Ave. Fairhope, AL 36532
Mar - 2	RBC Bank (USA)	Fairhope Branch 51 S. Section St. Fairhope, AL 36532
Mar - 2	RBC Bank (USA)	Faison Branch 103 W Main St. Faison, NC 28341
Mar - 2	RBC Bank (USA)	Fayetteville Main Branch 214 N McPherson Church Rd. Fayetteville, NC 28303
Mar - 2	RBC Bank (USA)	Fayetteville Street Branch 300 Fayetteville St. Clinton, NC 28328

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Five Forks Branch 4541 John Tyler Hwy. Williamsburg, VA 23185
Mar - 2	RBC Bank (USA)	Flagler Beach - N. Central Avenue Branch 205 N Central Ave. Flagler Beach, FL 32136
Mar - 2	RBC Bank (USA)	Florence-Five Points Branch 2000 W Palmetto St. Florence, SC 29501
Mar - 2	RBC Bank (USA)	Flynn Crossing Branch 532 Flynn Crossing Alpharetta, GA 30005
Mar - 2	RBC Bank (USA)	Foley - North McKenzie Street Branch 1101 N. McKenzie St. Foley, AL 36535
Mar - 2	RBC Bank (USA)	Forest City Office 245 E Main St. Forest City, NC 28043
Mar - 2	RBC Bank (USA)	Fort Myers - San Carlos Boulevard Branch 16740 San Carlos Blvd. Fort Myers, FL 33908
Mar - 2	RBC Bank (USA)	Fountain Plaza Branch 701 Town Center Dr., Suite 101 Newport News, VA 23606
Mar - 2	RBC Bank (USA)	Franklin West Main Branch 100 W Main St. Franklin, NC 28734
Mar - 2	RBC Bank (USA)	Front Street Branch 30 Front St. Lillington, NC 27546
Mar - 2	RBC Bank (USA)	Fruitville Branch 5520 Fruitville Rd. Sarasota, FL 34232
Mar - 2	RBC Bank (USA)	Ft. Lauderdale - Waverly Branch 100 N. Federal Hwy., Suite 104 Fort Lauderdale, FL 33301
Mar - 2	RBC Bank (USA)	Fuquay-Varina Main Branch 1381 N Main St. Fuquay-Varina, NC 27526
Mar - 2	RBC Bank (USA)	Gainesville - 13th Street Branch 1807 NW 13th St. Gainesville, FL 32609

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Gainesville - Newberry Road Branch 4340 Newberry Rd. Gainesville, FL 32607
Mar - 2	RBC Bank (USA)	Garner Main Branch 1027 Hwy. 70 W Garner, NC 27529
Mar - 2	RBC Bank (USA)	Gastonia East 500 S New Hope Rd. Gastonia, NC 28054
Mar - 2	RBC Bank (USA)	Gastonia Main 100 E Garrison Blvd. Gastonia, NC 28052
Mar - 2	RBC Bank (USA)	Gastonia South 3707 S New Hope Rd. Gastonia, NC 28056
Mar - 2	RBC Bank (USA)	Ghent Branch 419 W 21st St. Norfolk, VA 23517
Mar - 2	RBC Bank (USA)	Glades Road Branch 2255 Glades Rd., Suite 138W Boca Raton, FL 33432
Mar - 2	RBC Bank (USA)	Glenwood Avenue Branch 4300 Glenwood Ave. Raleigh, NC 27612
Mar - 2	RBC Bank (USA)	Goldsboro - Spence Branch 106 N Spence Ave. Goldsboro, NC 27534
Mar - 2	RBC Bank (USA)	Government Street Branch 1402 Government St. Mobile, AL 36604
Mar - 2	RBC Bank (USA)	Governors Village Branch 50001 Governors Dr. Chapel Hill, NC 27517
Mar - 2	RBC Bank (USA)	Graham Branch 832 S Main St. Graham, NC 27253
Mar - 2	RBC Bank (USA)	Great Neck Branch 1324 Great Neck Rd. Virginia Beach, VA 23454
Mar - 2	RBC Bank (USA)	Greenbrier Branch 1172 Greenbrier Pkwy. Chesapeake, VA 23320

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Greenbrier In-Store Branch 1216 Greenbrier Pkwy. Chesapeake, VA 23320
Mar - 2	RBC Bank (USA)	Greensboro - Friendly Center Branch 615 Green Valley Rd. Greensboro, NC 27408
Mar - 2	RBC Bank (USA)	Greenville - West End Branch 531 S Main St., Suite 100 Greenville, SC 29601
Mar - 2	RBC Bank (USA)	Groveland - East Broad Street Branch 200 E Broad St. Groveland, FL 34736
Mar - 2	RBC Bank (USA)	Gulf Gate Branch 3260 Gulf Gate Dr. Sarasota, FL 34231
Mar - 2	RBC Bank (USA)	Gulf Shores - Ft. Morgan Road Branch 250 W Ft. Morgan Rd. Gulf Shores, AL 36542
Mar - 2	RBC Bank (USA)	Hamilton Mill Branch 3350 Braselton Hwy. Dacula, GA 30019
Mar - 2	RBC Bank (USA)	Hamlet Main Branch 114 Main St. Hamlet, NC 28345
Mar - 2	RBC Bank (USA)	Hampstead Branch Hwy. 17 Hampstead, NC 28443
Mar - 2	RBC Bank (USA)	Hartselle - Highway 31 Branch 589 Hwy. 31 NW Hartselle, AL 35640
Mar - 2	RBC Bank (USA)	Henderson Main Branch 407 S Chestnut St. Henderson, NC 27536
Mar - 2	RBC Bank (USA)	Hendersonville Main Branch 245 Main St. Hendersonville, NC 28739
Mar - 2	RBC Bank (USA)	Hertford Branch 106 N Church St. Hertford, NC 27944
Mar - 2	RBC Bank (USA)	Hickory Main Branch 34 2nd St. NW Hickory, NC 28603

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Highlands Branch 225 Franklin Rd. Highlands, NC 28741
Mar - 2	RBC Bank (USA)	Highlands Park Branch 4500 South Cobb Drive Smyrna, GA 30080
Mar - 2	RBC Bank (USA)	Highway 226 Branch 11050 S 226 Hwy. Spruce Pine, NC 28777
Mar - 2	RBC Bank (USA)	Hillcrest Branch 720 Hillcrest Rd. Mobile, AL 36695
Mar - 2	RBC Bank (USA)	Hilton Head Branch 4 Office Way Hilton Head, SC 29928
Mar - 2	RBC Bank (USA)	Hiram - Paulding County Branch 1430 Pace Rd. Hiram, GA 30141
Mar - 2	RBC Bank (USA)	Hobbsville Branch 357 Hobbsville Road Hobbsville, NC 27946
Mar - 2	RBC Bank (USA)	Hogansville - High Street Branch 111 High St. Hogansville, GA 30230
Mar - 2	RBC Bank (USA)	Holly Springs - Sunset Lake Branch 5208 Sunset Lake Rd. Holly Springs, NC 27540
Mar - 2	RBC Bank (USA)	Hollywood - Radius Drive Branch 1800 Radius Dr. Hollywood, FL 33020
Mar - 2	RBC Bank (USA)	Hoover - J Hoover Crossings Branch 2720 John Hawkins Pkwy. Hoover, AL 35244
Mar - 2	RBC Bank (USA)	Hope Mills Branch 2495 Hope Mills Rd. Fayetteville, NC 28304
Mar - 2	RBC Bank (USA)	Horner Branch 2000 S Horner Blvd. Sanford, NC 27330
Mar - 2	RBC Bank (USA)	Hudson Office 425 Main St. Hudson, NC 28638

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Hueytown - Allison-Bonnett Branch 3059 Allison-Bonnett Memorial Dr. Hueytown, AL 35023
Mar - 2	RBC Bank (USA)	Huntcrest Branch 1034 Old Peachtree Rd. Lawrenceville, GA 30043
Mar - 2	RBC Bank (USA)	Hunters Creek Branch 13583 Hunters Oak Dr. Orlando, FL 32837
Mar - 2	RBC Bank (USA)	Huntsville - Church Street Branch 100 Church St. Huntsville, AL 35801
Mar - 2	RBC Bank (USA)	Huntsville - Meridianville Branch 12310 Hwy. 231 N Meridianville, AL 35759
Mar - 2	RBC Bank (USA)	Jackson Branch 208 W Jefferson St. Jackson, NC 27845
Mar - 2	RBC Bank (USA)	Jacksonville - Western Boulevard Branch 2885 Western Blvd. Jacksonville, NC 28546
Mar - 2	RBC Bank (USA)	Jonesboro Branch 7906 Tara Blvd. Jonesboro, GA 30236
Mar - 2	RBC Bank (USA)	Jupiter Branch 620 W Indiantown Rd. Jupiter, FL 33458
Mar - 2	RBC Bank (USA)	Kennesaw - Acworth Branch 3130 Cobb Pkwy. NW Kennesaw, GA 30152
Mar - 2	RBC Bank (USA)	Kernersville Main Street Branch 823 S Main St. Kernersville, NC 28284
Mar - 2	RBC Bank (USA)	Kissimmee - John Young Parkway Branch 1818 N John Young Pkwy. Kissimmee, FL 34741
Mar - 2	RBC Bank (USA)	Kitty Hawk Branch 4701 N Croatan Hwy. Kitty Hawk, NC 27949
Mar - 2	RBC Bank (USA)	LaGrange - LaFayette Parkway Branch 1417 LaFayette Parkway LaGrange, GA 30240

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	LaGrange - Lee's Crossing Branch 1795 Vernon Rd. LaGrange, GA 30240
Mar - 2	RBC Bank (USA)	LaGrange - North Greenwood Branch 101 N Greenwood St. LaGrange, GA 30240
Mar - 2	RBC Bank (USA)	LaGrange - Vernon Street Branch 306 Vernon St. LaGrange, GA 30240
Mar - 2	RBC Bank (USA)	Lake Boone Office 2414 Wycliff Rd. Raleigh, NC 27607
Mar - 2	RBC Bank (USA)	Lake Forest Branch 28770 US Hwy. 98 Daphne, AL 36526
Mar - 2	RBC Bank (USA)	Lake Mary - Heathrow Branch 1321 Heathrow Center Ln. Lake Mary, FL 32746
Mar - 2	RBC Bank (USA)	Lake Mary Branch 4309 W Lake Mary Blvd. Lake Mary, FL 32746
Mar - 2	RBC Bank (USA)	Lake Norman South Branch 17010 Kenton Dr. Cornelius, NC 28031
Mar - 2	RBC Bank (USA)	Largo Branch 1240 N Missouri Ave. Largo, FL 33770
Mar - 2	RBC Bank (USA)	Laurel Springs Branch 3265 Peachtree Pkwy. Suwanee, GA 30024
Mar - 2	RBC Bank (USA)	Laurinburg Branch 505 S Main St. Laurinburg, NC 28352
Mar - 2	RBC Bank (USA)	Lawrenceville - Gwinnett Drive Branch 291 Gwinnett Dr. Lawrenceville, GA 30045
Mar - 2	RBC Bank (USA)	Leesburg - N 14th Street Branch 929 N 14th St. Leesburg, FL 34749
Mar - 2	RBC Bank (USA)	Lilburn Branch 494 Indian Trail Rd. Lilburn, GA 30047

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Lily Flagg Branch 107 Lily Flagg Rd. SE Huntsville, AL 35802
Mar - 2	RBC Bank (USA)	Litchfield Branch 38-A Black Gum Rd. Pawley's Island, SC 29585
Mar - 2	RBC Bank (USA)	Lloyd's Lane Branch 6241 Cottage Hill Rd. Mobile, AL 36609
Mar - 2	RBC Bank (USA)	Longwood - Longwood Village Branch 1859 W SR 434 Longwood, FL 32750
Mar - 2	RBC Bank (USA)	Mableton - Fontaine Road Branch 620 Fontaine Rd. Mableton, GA 30126
Mar - 2	RBC Bank (USA)	Madison - Hughes Road Branch 25 Hughes Rd. Madison, AL 35758
Mar - 2	RBC Bank (USA)	Main Office 301 Fayetteville St., Suite 1400 Raleigh, NC 27601
Mar - 2	RBC Bank (USA)	Main Office 115 N Main St. Granite Falls, NC 28630
Mar - 2	RBC Bank (USA)	Maitland - Orlando Avenue Branch 238 S Orlando Ave. Maitland, FL 32751
Mar - 2	RBC Bank (USA)	Mall Branch 700 Mall Dr., Hwy. 11 Greenville, NC 27834
Mar - 2	RBC Bank (USA)	Mall Branch 1209 Dabney Dr. Henderson, NC 27536
Mar - 2	RBC Bank (USA)	Mall Branch 1168 Blowing Rock Rd. Boone, NC 28607
Mar - 2	RBC Bank (USA)	Manteo Main Branch 301 Virginia Dare Rd. Manteo, NC 27954
Mar - 2	RBC Bank (USA)	Marietta - Chastain Meadows Branch 2743 Chastain Meadows Pkwy. Marietta, GA 30066

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Marietta - City Square Branch 31 Atlanta St. Marietta, GA 30061
Mar - 2	RBC Bank (USA)	Marietta - Lassiter Branch 2863 Johnson Ferry Rd., Bldg. 100 Marietta, GA 30062
Mar - 2	RBC Bank (USA)	Marietta - West Cobb The Avenues Branch 3685 Dallas Hwy. Marietta, GA 30064
Mar - 2	RBC Bank (USA)	Marietta - Woodlawn Branch 1111 Johnson Ferry Rd., Suite 100 Marietta, GA 30068
Mar - 2	RBC Bank (USA)	Market Street Branch 5120 Market St. Wilmington, NC 28405
Mar - 2	RBC Bank (USA)	Matthews Station Branch 110 Matthews Station St., Suite 1-F Matthews, NC 28105
Mar - 2	RBC Bank (USA)	McDonough Main Branch 210 Jonesboro Rd. McDonough, GA 30253
Mar - 2	RBC Bank (USA)	McGinnis Ferry Branch 1052 Peachtree Industrial Blvd. Suwanee, GA 30024
Mar - 2	RBC Bank (USA)	McPherson Road Branch 991 S McPherson Fayetteville, NC 28303
Mar - 2	RBC Bank (USA)	Mebane Branch 900 S Mebane Oaks Rd. Mebane, NC 27302
Mar - 2	RBC Bank (USA)	Medical Park Branch 2390 Stantonsburg Hwy. Greenville, NC 27834
Mar - 2	RBC Bank (USA)	Melbourne - Gateway Drive Branch 1421 Gateway Dr. Melbourne, FL 32901
Mar - 2	RBC Bank (USA)	Melbourne - Sarno Branch 3000 Sarno Rd. Melbourne, FL 32935
Mar - 2	RBC Bank (USA)	Melbourne - Wickham Branch 6769 N Wickham Rd. Melbourne, FL 32940

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Military Circle Branch 870 N Military Hwy. Norfolk, VA 23502
Mar - 2	RBC Bank (USA)	Millbrook Branch 3725 Hwy. 14 Millbrook, AL 36054
Mar - 2	RBC Bank (USA)	Miramar - Miramar West Branch 14495 Miramar Pkwy. Miramar, FL 33027
Mar - 2	RBC Bank (USA)	ML King Boulevard Branch 3360 Dr. M L King Blvd. New Bern, NC 28561
Mar - 2	RBC Bank (USA)	Mobile - McGregor Square Branch 3920 Airport Blvd. Mobile, AL 36608
Mar - 2	RBC Bank (USA)	Mobile - Riverview Branch 63 S Royal St., Suite 100 Mobile, AL 36602
Mar - 2	RBC Bank (USA)	Mobile - Spring Hill Branch 4357 Old Shell Rd. Mobile, AL 36608
Mar - 2	RBC Bank (USA)	Monkey Junction Branch 5307 Carolina Beach Rd. Wilmington, NC 28401
Mar - 2	RBC Bank (USA)	Monroe Main Branch 1730-A Dickerson Blvd. Monroe, NC 28110
Mar - 2	RBC Bank (USA)	Monroe Street Branch 402 Monroe St. Carthage, NC 28327
Mar - 2	RBC Bank (USA)	Montezuma - North Dooly Branch 115 North Dooly St. Montezuma, GA 31063
Mar - 2	RBC Bank (USA)	Moody - Moody Parkway Branch 2301 Moody Pkwy. Moody, AL 35004
Mar - 2	RBC Bank (USA)	Morrison Plantation Branch 298 Williamson Road Mooresville, NC 28117
Mar - 2	RBC Bank (USA)	Morrocroft Branch 3920 Colony Rd. Charlotte, NC 28211

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Morrow Branch 1585 Southlake Park Morrow, GA 30260
Mar - 2	RBC Bank (USA)	Mount Airy Main Branch 501 N Main St. Mount Airy, NC 27030
Mar - 2	RBC Bank (USA)	Mount Dora - US Highway 441 Branch 18055 US Hwy. 441 Mount Dora, FL 32757
Mar - 2	RBC Bank (USA)	Mount Tabor Branch 3333 Robinhood Rd. Winston-Salem, NC 27104
Mar - 2	RBC Bank (USA)	Mt. Pleasant Branch 1021 E-Wall St. Mt. Pleasant, SC 29464
Mar - 2	RBC Bank (USA)	Murfreesboro Branch 137 E Main St. Murfreesboro, NC 27855
Mar - 2	RBC Bank (USA)	Murphy Main Branch 50 Peachtree St. Murphy, NC 28906
Mar - 2	RBC Bank (USA)	Murrayville Branch 2314 N College Rd. Wilmington, NC 28405
Mar - 2	RBC Bank (USA)	Nags Head Branch 2619 S Croaton Hwy. Nags Head, NC 27959
Mar - 2	RBC Bank (USA)	Naples - Airport Road Branch 9190 Galleria Ct. Naples, FL 34109
Mar - 2	RBC Bank (USA)	Naples - Newgate Center Branch 5150 Tamiami Trail N Naples, FL 34103
Mar - 2	RBC Bank (USA)	Naples - Radio Road Branch 4099 Radio Rd. Naples, FL 34104
Mar - 2	RBC Bank (USA)	Nashville Main Branch 109 S Barnes St. Nashville, NC 27856
Mar - 2	RBC Bank (USA)	Newberry - Town of Tioga 105 SW 128th St. Newberry, FL 32669

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Newnan - Sharpsburg McCullum Road Branch 2904 Sharpsburg McCullum Rd. Newnan, GA 30265
Mar - 2	RBC Bank (USA)	Norcross - Holcomb Bridge Branch 3320 Holcomb Bridge Rd., NW, Suite A Norcross, GA 30092
Mar - 2	RBC Bank (USA)	Norfolk Downtown Branch 555 Main St. Norfolk, VA 23510
Mar - 2	RBC Bank (USA)	North Chestnut Branch 700 N Chestnut Lumberton, NC 28359
Mar - 2	RBC Bank (USA)	North Green Street Branch 223 N Green St. Wadesboro, NC 28170
Mar - 2	RBC Bank (USA)	North Hills Branch 4700 Six Forks Rd. Raleigh, NC 27619
Mar - 2	RBC Bank (USA)	North Madison Branch 7930 Hwy. 72 W. Madison, AL 35758
Mar - 2	RBC Bank (USA)	North Main Street Branch 201 N Main St. Raeford, NC 28376
Mar - 2	RBC Bank (USA)	North Ridge Branch 925 Ridgefield Dr. Raleigh, NC 27609
Mar - 2	RBC Bank (USA)	Northlake Branch 4855 Briarcliff Rd. Atlanta, GA 30345
Mar - 2	RBC Bank (USA)	Northport Branch 3076 McFarland Blvd. Northport, AL 35476
Mar - 2	RBC Bank (USA)	Oak Plaza Branch 7800 Moffat Rd. Semmes, AL 36575
Mar - 2	RBC Bank (USA)	Oak Street Main 2513 N Oak St. Myrtle Beach, SC 29577
Mar - 2	RBC Bank (USA)	Oakland Branch 1180 Julian R. Allsbrook Hwy. Roanoke Rapids, NC 27870

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Oakwood Branch 145 Fairview Rd. Rocky Mount, NC 27801
Mar - 2	RBC Bank (USA)	Ocala - East Silver Springs Branch 716 E Silver Springs Blvd. Ocala, FL 34470
Mar - 2	RBC Bank (USA)	O'Henry Branch 8 O'Henry Ave. Asheville, NC 28802
Mar - 2	RBC Bank (USA)	Oleander Branch 3709 Oleander Dr. Wilmington, NC 28403
Mar - 2	RBC Bank (USA)	Opelika - Second Avenue Branch 605 Second Ave. Opelika, AL 36801
Mar - 2	RBC Bank (USA)	Opelika - Tiger Town Branch 2426 Enterprise Dr. Opelika, AL 36801
Mar - 2	RBC Bank (USA)	Orange Beach - Beach Boulevard Branch 25405 Perdido Beach Blvd. Orange Beach, AL 36561
Mar - 2	RBC Bank (USA)	Orlando - Champions Gate Boulevard Branch 8321 Champions Gate Blvd. Champions Gate, FL 33896
Mar - 2	RBC Bank (USA)	Orlando - Downtown Branch 420 S Orange Ave., Suite 150 Orlando, FL 32801
Mar - 2	RBC Bank (USA)	Orlando - Waterford Lakes Branch 650 S Alafaya Trail Orlando, FL 32828
Mar - 2	RBC Bank (USA)	Ormond Beach - East Granada Branch 128 E Granada Blvd. Ormond Beach, FL 32176
Mar - 2	RBC Bank (USA)	Ormond Beach - West Granada Branch 1020 W Granada Blvd. Ormond Beach, FL 32174
Mar - 2	RBC Bank (USA)	Oviedo Main Office 1700 East Mitchell Hammock Road Oviedo, FL 32765
Mar - 2	RBC Bank (USA)	Oxford Branch 155 Hillsboro St. Oxford, NC 27565

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Pacific Avenue Branch 3012 Pacific Ave. Virginia Beach, VA 23451
Mar - 2	RBC Bank (USA)	Palm Bay - Babcock Street Branch 5240 Babcock St., NE, Suite 101 Palm Bay, FL 32905
Mar - 2	RBC Bank (USA)	Palm Coast - Belle Terre Branch 21 Cypress Point Pkwy. Palm Coast, FL 32164
Mar - 2	RBC Bank (USA)	Palm Coast - Palm Harbor Branch 235 NE Palm Coast Pkwy. Palm Coast, FL 32137
Mar - 2	RBC Bank (USA)	Palmer Crossing Branch 5440 Clark Rd. Sarasota, FL 34233
Mar - 2	RBC Bank (USA)	Palmetto Branch 9115 Roosevelt Hwy. Palmetto, GA 30268
Mar - 2	RBC Bank (USA)	Panama City - Grand Panama Branch 600 Grand Panama Blvd., Suite 100 Panama City, FL 32407
Mar - 2	RBC Bank (USA)	Pavilion Branch 100 Beckett Ln. Fayetteville, GA 30214
Mar - 2	RBC Bank (USA)	Peachland Promenade Branch 24123 A-14 Peachland Blvd. Port Charlotte, FL 33954
Mar - 2	RBC Bank (USA)	Pelham - Pelham Parkway Branch 3000 Pelham Pkwy. Pelham, AL 35124
Mar - 2	RBC Bank (USA)	Pell City - North Martin Street Branch 308 N Martin St. Pell City, AL 35125
Mar - 2	RBC Bank (USA)	Pensacola - Cordova Branch 2200 Airport Rd. Pensacola, FL 32504
Mar - 2	RBC Bank (USA)	Pensacola - Willie Brochu Branch 201 N Palafox Pensacola, FL 32502
Mar - 2	RBC Bank (USA)	PGA - Commons Branch 5070 PGA Blvd., Suite 100 Palm Beach Gardens, FL 33418

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	PGA Blvd. Branch 2875 PGA Boulevard Palm Beach Gardens, FL 33410
Mar - 2	RBC Bank (USA)	Piedmont Point Branch 4769 Whitesburg Dr. S Huntsville, AL 35802
Mar - 2	RBC Bank (USA)	Pilot Mountain Main Branch 101 Golf Course Rd. Pilot Mountain, NC 27041
Mar - 2	RBC Bank (USA)	Pinehurst Branch 110 Aviemore Dr. Pinehurst, NC 28374
Mar - 2	RBC Bank (USA)	Pinetops Branch 102 E Hamlet St. Pinetops, NC 27864
Mar - 2	RBC Bank (USA)	Plaza Boulevard Branch 609 Plaza Blvd. Kinston, NC 28501
Mar - 2	RBC Bank (USA)	Pleasant Valley Branch 4209 Pleasant Valley Rd. Raleigh, NC 27619
Mar - 2	RBC Bank (USA)	Plymouth Branch 201 E Water St. Plymouth, NC 27962
Mar - 2	RBC Bank (USA)	Port Orange - Dunlawton Avenue Branch 1090 Dunlawton Ave. Port Orange, FL 32127
Mar - 2	RBC Bank (USA)	Port St. Lucie - Business Park Branch 8351 South US 1 Port St. Lucie, FL 34952
Mar - 2	RBC Bank (USA)	Powder Springs Main Branch 1064 Richard D. Sailors Pkwy. Powder Springs, GA 30127
Mar - 2	RBC Bank (USA)	Prattville Branch 1882 E. Main St. Prattville, AL 36066
Mar - 2	RBC Bank (USA)	Preston Corners Branch 999 High House Rd. Cary, NC 27513
Mar - 2	RBC Bank (USA)	Promenade Branch 230 E W.T. Harris Blvd. Charlotte, NC 28262

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Raleigh Brier Creek Branch 10301 Lumley Rd. Raleigh, NC 27617
Mar - 2	RBC Bank (USA)	Raleigh Road Branch 1326 Raleigh Rd. Rocky Mount, NC 27803
Mar - 2	RBC Bank (USA)	Ramseur Branch 1507 Main St. Ramseur, NC 27316
Mar - 2	RBC Bank (USA)	Ramsey Street Branch 454 Ramsey St. Fayetteville, NC 28302
Mar - 2	RBC Bank (USA)	Randolph Road Branch 2000 Randolph Rd. Charlotte, NC 28207
Mar - 2	RBC Bank (USA)	Renaissance Plaza Branch 230 N Elm St. Greensboro, NC 27401
Mar - 2	RBC Bank (USA)	Rich Square Branch 109 N Main St. Rich Square, NC 27869
Mar - 2	RBC Bank (USA)	Richlands-Highway Office 8800 Richlands Hwy. Richlands, NC 28574
Mar - 2	RBC Bank (USA)	Richmond - Suite 1702 Branch 919 E Main St., Suite 1702 Richmond, VA 23219
Mar - 2	RBC Bank (USA)	Ringling Branch 1549 Ringling Blvd. Sarasota, FL 34236
Mar - 2	RBC Bank (USA)	Roanoke Rapids Main Branch 1001 Hamilton St. Roanoke Rapids, NC 27870
Mar - 2	RBC Bank (USA)	Robertsdale - Milwaukee Street Branch 22516 State Hwy. 59 S Robertsdale, AL 36567
Mar - 2	RBC Bank (USA)	Rockbridge Square Branch 7231 Rockbridge Road Lithonia, GA 30058
Mar - 2	RBC Bank (USA)	Rockledge - Murrell Road Branch 3300 Murrell Rd. Rockledge, FL 32955

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Rutherfordton Branch 275 Main St. Rutherfordton, NC 28139
Mar - 2	RBC Bank (USA)	Sanford Main Branch 338 Carthage St. Sanford, NC 27330
Mar - 2	RBC Bank (USA)	Saraland Branch 34 Shelton Beach Rd. Saraland, AL 36571
Mar - 2	RBC Bank (USA)	Schillinger Road Branch 7849 Cottage Hill Rd. Mobile, AL 36695
Mar - 2	RBC Bank (USA)	Sebastian - 816 US Hwy. 1 Branch 816 US Hwy. 1 Sebastian, FL 32958
Mar - 2	RBC Bank (USA)	Sebastian - Roseland Branch 13035 US Hwy. 1 Sebastian, FL 32958
Mar - 2	RBC Bank (USA)	Selma Main Branch 9 Broad St. Selma, AL 36701
Mar - 2	RBC Bank (USA)	Seminole Mall Branch 11201 Park Blvd., Unit 10 Seminole, FL 33772
Mar - 2	RBC Bank (USA)	Shelby-131 North Lafayette Main Branch 131 N Lafayette St. Shelby, NC 28150
Mar - 2	RBC Bank (USA)	Siesta Branch 3500 S Osprey Ave. Sarasota, FL 34239
Mar - 2	RBC Bank (USA)	Siler City Branch 100 N Second St. Siler City, NC 27344
Mar - 2	RBC Bank (USA)	Six Forks Branch 8809 Six Forks Rd. Raleigh, NC 27615
Mar - 2	RBC Bank (USA)	Skyland Branch 719 Skyland Blvd. E Tuscaloosa, AL 35405
Mar - 2	RBC Bank (USA)	Skyline Branch 3942 Government Blvd. Mobile, AL 36693

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Smithfield Main Branch 410 E Market St. Smithfield, NC 27577
Mar - 2	RBC Bank (USA)	Snellville Branch 2550 Odum St. Snellville, GA 30078
Mar - 2	RBC Bank (USA)	South Orlando Branch 2811 S Orange Ave. Orlando, FL 32806
Mar - 2	RBC Bank (USA)	Southern Pines Branch 1715 US Hwy 1 S Southern Pines, NC 28387
Mar - 2	RBC Bank (USA)	Southgate Mall Branch 1407 W Eringhaus St. Elizabeth City, NC 27909
Mar - 2	RBC Bank (USA)	Southport Main Branch 4961 Long Beach Rd. SE, Unit 1 Southport, NC 28461
Mar - 2	RBC Bank (USA)	Spanish Fort - Highway 181 Branch 30500-A State Hwy. 181 Spanish Fort, AL 36527
Mar - 2	RBC Bank (USA)	Spring Hope Main Branch 102 E Branch St. Spring Hope, NC 27882
Mar - 2	RBC Bank (USA)	Spring Lake Branch 121 Skyland Shopping Center Spring Lake, NC 28390
Mar - 2	RBC Bank (USA)	Springdale Plaza Branch 3250 Airport Blvd., Ste. 4F Mobile, AL 36606
Mar - 2	RBC Bank (USA)	Springville - Highway 11 Branch 6384 US Hwy. 11 Springville, AL 35146
Mar - 2	RBC Bank (USA)	St. Cloud - 13th Street Branch 2500 13th St. St. Cloud, FL 34769
Mar - 2	RBC Bank (USA)	Stockbridge Main Branch 410 Country Club Dr. Stockbridge, GA 30281
Mar - 2	RBC Bank (USA)	Sun City Branch 112 S Pebble Beach Blvd. Sun City Center, FL 33573

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Sunny Isles Main Branch 18210 Collins Ave. Sunny Isles Beach, FL 33160
Mar - 2	RBC Bank (USA)	Suwanee - Gateway Branch 3151 Lawrenceville-Suwanee Rd. Suwanee, GA 30024
Mar - 2	RBC Bank (USA)	Talladega - East Battle Street Branch 409 E Battle St. Talladega, AL 35160
Mar - 2	RBC Bank (USA)	Tamiami Trail Branch 1788 S Tamiami Tr. Venice, FL 34293
Mar - 2	RBC Bank (USA)	Tampa-Corporate Center Branch 4221 W Boy Scout Blvd., Suite 190 Tampa, FL 33607
Mar - 2	RBC Bank (USA)	Tarboro Main Branch 600 Main St. Tarboro, NC 27886
Mar - 2	RBC Bank (USA)	Tarrytown Branch 2340 Sunset Ave. Rocky Mount, NC 27801
Mar - 2	RBC Bank (USA)	Taylor Road Branch 2710 Taylor Rd. Montgomery, AL 36117
Mar - 2	RBC Bank (USA)	Tillman's Corner Branch 5351 Hwy. 90 W Mobile, AL 36619
Mar - 2	RBC Bank (USA)	Toulminville Branch 2326 St. Stephens Rd. Mobile, AL 36617
Mar - 2	RBC Bank (USA)	Trammel Road Branch 1640 Buford Hwy. Cumming, GA 30041
Mar - 2	RBC Bank (USA)	Trussville - North Chalkville Road Branch 115 N Chalkville Rd. Trussville, AL 35173
Mar - 2	RBC Bank (USA)	Tucker Main Branch 2355 Main St. Tucker, GA 30084
Mar - 2	RBC Bank (USA)	Tuscaloosa Main 2330 University Blvd. Tuscaloosa, AL 35401

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Tuskegee - West Rosa Parks Avenue Branch 102 W Rosa Parks Ave. Tuskegee, AL 36083
Mar - 2	RBC Bank (USA)	Unadilla - Pine Street Branch 2233 Pine St. Unadilla, GA 31091
Mar - 2	RBC Bank (USA)	Union City Branch 4650 Jonesboro Rd. Union City, GA 30291
Mar - 2	RBC Bank (USA)	University Campus Branch 331 University Blvd. Tuscaloosa, AL 35401
Mar - 2	RBC Bank (USA)	University Drive Branch 1470 Perimeter Pkwy. NW Huntsville, AL 35806
Mar - 2	RBC Bank (USA)	University Parkway Branch 3275 University Pkwy. Sarasota, FL 34243
Mar - 2	RBC Bank (USA)	Vero Beach - 20th Plaza Branch 958 20th Place Vero Beach, FL 32960
Mar - 2	RBC Bank (USA)	Vero Beach - Beachside Branch 590 Beachland Blvd. Vero Beach, FL 32963
Mar - 2	RBC Bank (USA)	Vero Beach - Oslo Road Branch 2750 SW 9th St. Vero Beach, FL 32968
Mar - 2	RBC Bank (USA)	Vero Beach - Plantation Branch 6600 20th St. Vero Beach, FL 32966
Mar - 2	RBC Bank (USA)	Vienna - West Union Branch 100 W Union St. Vienna, GA 31092
Mar - 2	RBC Bank (USA)	Village Branch 25 Chinquapin Rd. Pinehurst, NC 28374
Mar - 2	RBC Bank (USA)	Village Mall Branch 103 E Mall Dr. Nags Head, NC 27959
Mar - 2	RBC Bank (USA)	Village Plaza Branch 2149 Valley Gate Dr. Fayetteville, NC 28304

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Virginia Beach - Little Neck Branch 3397 Virginia Beach Blvd. Virginia Beach, VA 23452
Mar - 2	RBC Bank (USA)	Wake Forest - Heritage Branch 3619 Rogers Rd. Wake Forest, NC 27587
Mar - 2	RBC Bank (USA)	Wakefield Branch 14400 New Falls of Neuse Rd. Raleigh, NC 27614
Mar - 2	RBC Bank (USA)	Washington Street Branch 1200 Washington St. Williamston, NC 27892
Mar - 2	RBC Bank (USA)	Waverly Place Branch 101 Avent Ct. Cary, NC 27511
Mar - 2	RBC Bank (USA)	Weaver Boulevard 81 Weaver Blvd. Weaverville, NC 28787
Mar - 2	RBC Bank (USA)	West Branch 1417 Patton Ave. Asheville, NC 28806
Mar - 2	RBC Bank (USA)	West Bypass Branch 530 West By-Pass Burnsville, NC 28714
Mar - 2	RBC Bank (USA)	West Market Branch 5234 W Market St. Greensboro, NC 27407
Mar - 2	RBC Bank (USA)	West Washington Street Branch 104 W Washington St. Rockingham, NC 28379
Mar - 2	RBC Bank (USA)	Westgate Drive Branch 3412 Westgate Dr. Durham, NC 27707
Mar - 2	RBC Bank (USA)	Westinghouse Branch 741 Westinghouse Blvd. Charlotte, NC 28273
Mar - 2	RBC Bank (USA)	Weston - Commons North Branch 4499 Weston Rd. Weston, FL 33331
Mar - 2	RBC Bank (USA)	Westridge Branch 3600 Sunset Ave. Rocky Mount, NC 27804

<u>Date</u>	<u>Name</u>	<u>Location</u>
Mar - 2	RBC Bank (USA)	Westridge Express Branch (LSF) 3631 Sunset Ave. Rocky Mount, NC 27804
Mar - 2	RBC Bank (USA)	Wetumpka Main Branch 743 S. Main St. Wetumpka, AL 36092
Mar - 2	RBC Bank (USA)	Whitesburg Branch 2204 Whitesburg Dr. Huntsville, AL 35801
Mar - 2	RBC Bank (USA)	Whiteville Main Branch 203 Washington St. Whiteville, NC 28472
Mar - 2	RBC Bank (USA)	Willow Drive Office 841 Willow Dr. Chapel Hill, NC 27514
Mar - 2	RBC Bank (USA)	Wilmington - 4008 Oleander Branch 4008 Oleander Dr. Wilmington, NC 28403
Mar - 2	RBC Bank (USA)	Wilmington Main Branch 101 N 3rd St. Wilmington, NC 28401
Mar - 2	RBC Bank (USA)	Wilson - Heritage Crossing Branch 3401 Raleigh Rd. Wilson, NC 27896
Mar - 2	RBC Bank (USA)	Windward Parkway Branch 12885 Hwy. 9 Alpharetta, GA 30004
Mar - 2	RBC Bank (USA)	Winston-Salem Main Branch 2150 Country Club Rd. Winston-Salem, NC 27104
Mar - 2	RBC Bank (USA)	Worth Street Branch 142 Worth St. Asheboro, NC 27203
Mar - 2	RBC Bank (USA)	Wrightsville Beach Branch 2026 Eastwood Rd. Wilmington, NC 28403
Mar - 2	RBC Bank (USA)	Zebulon Main Branch 300 Arendell Ave. Zebulon, NC 27597
Oct - 1	Southern Community Bank and Trust	Asheville Regional Office 1751 Hendersonville Rd. Asheville, NC 28803

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 1	Southern Community Bank and Trust	Clemmons Office 6290 Towncenter Drive Clemmons, NC 27012
Oct - 1	Southern Community Bank and Trust	Dobson Branch 201 W Kapp St. Dobson, NC 27017
Oct - 1	Southern Community Bank and Trust	Downtown Mount Airy Branch 255 E Independence Blvd. Mount Airy, NC 27030
Oct - 1	Southern Community Bank and Trust	Financial Services Office 4625 Country Club Rd. Winston-Salem, NC 27104
Oct - 1	Southern Community Bank and Trust	Greensboro Office 1505 Highwoods Blvd. Greensboro, NC 27410
Oct - 1	Southern Community Bank and Trust	High Point Office 2541 E Chester Dr. High Point, NC 27262
Oct - 1	Southern Community Bank and Trust	Jonesville Office 503 Winston Rd. Jonesville, NC 28642
Oct - 1	Southern Community Bank and Trust	Kernersville Office 1207 S Main St. Kernersville, NC 27284
Oct - 1	Southern Community Bank and Trust	King Office 105 Post Office St. King, NC 27021
Oct - 1	Southern Community Bank and Trust	Madison Office 619 Ayersville Rd. Madison, NC 27025
Oct - 1	Southern Community Bank and Trust	Main Office 4605 Country Club Rd. Winston-Salem, NC 27104
Oct - 1	Southern Community Bank and Trust	Mooresville Office 210 Knob Hill Rd. Mooresville, NC 28117
Oct - 1	Southern Community Bank and Trust	Mount Airy Branch (601) 2010 Community Dr. Mount Airy, NC 27030
Oct - 1	Southern Community Bank and Trust	Pilot Mountain Branch 616 S Key St. Pilot Mountain, NC 27041

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 1	Southern Community Bank and Trust	Raleigh Regional Office 3100 Edwards Mill Rd. Raleigh, NC 27612
Oct - 1	Southern Community Bank and Trust	Sandy Ridge Branch 4928 Hwy. 704 W Sandy Ridge, NC 27046
Oct - 1	Southern Community Bank and Trust	Southpark Branch 3151 Peters Creek Pkwy. Winston-Salem, NC 27127
Oct - 1	Southern Community Bank and Trust	Stratford Road Office 500 S Stratford Rd. Winston-Salem, NC 27103
Oct - 1	Southern Community Bank and Trust	Union Grove Office 1439 W Memorial Hwy. Union Grove, NC 28689
Oct - 1	Southern Community Bank and Trust	University Parkway Branch 225 Hanes Mill Rd. Winston-Salem, NC 27105
Oct - 1	Southern Community Bank and Trust	Walnut Cove Office 1072 N Main St. Walnut Cove, NC 27052
Oct - 1	Southern Community Bank and Trust	Yadkin County Branch 532 E Main St. Yadkinville, NC 27055

Closings due to Merger (From State Bank To State Bank): 15

Feb - 1	Community Bank of Rowan	China Grove Office 313 E. Centerview St. China Grove, NC 28023
Feb - 1	Community Bank of Rowan	Community Bank of Rowan 322 E. Innes St. Salisbury, NC 28144
Feb - 1	Community Bank of Rowan	Main Office 322 E. Innes St. Salisbury, NC 28144
Aug - 14	KeySource Commercial Bank	KeySource Commercial Bank 280 S Mangum St., Suite 140 Durham, NC 27701
Aug - 14	KeySource Commercial Bank	Main Office 280 S Mangum St., Suite 140 Durham, NC 27701

<u>Date</u>	<u>Name</u>	<u>Location</u>
Nov - 30	First Trust Bank	First Trust Bank 1420 E Third St. Charlotte, NC 28204
Nov - 30	First Trust Bank	Lake Norman - Mooresville Branch 108 Gateway Blvd., Suite 101 Mooresville, NC 28117
Nov - 30	First Trust Bank	Main Office 1420 E Third St. Charlotte, NC 28204
Nov - 30	First Trust Bank	SouthPark Branch 2245 Rexford Rd. Charlotte, NC 28211
Nov - 30	VantageSouth Bank	China Grove Branch 313 E. Centerview St. China Grove, NC 28023
Nov - 30	VantageSouth Bank	Downtown Branch 708 S Church St. Burlington, NC 27215
Nov - 30	VantageSouth Bank	Fayetteville Branch 4200 Morganton Rd. Fayetteville, NC 28314
Nov - 30	VantageSouth Bank	Main Office 3725 S Church St. Burlington, NC 27215
Nov - 30	VantageSouth Bank	Salisbury Branch 322 E. Innes St. Salisbury, NC 28144
Nov - 30	VantageSouth Bank	VantageSouth Bank 3725 S Church St. Burlington, NC 27215

Closings due to Purchase & Assumption (From State Bank To State Bank): 2

Apr - 6	New Century Bank	Pembroke Branch 410 E Third St. Pembroke, NC 28372
Apr - 9	New Century Bank	Raeford Branch 720 Harris Ave. Raeford, NC 28376

Openings due to Conversion (From National Thrift To State Savings Bank): 1

Jun - 6	Morganton Savings Bank, S.S.B.	Main Office 100 South King St. Morganton, NC 28680
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DateNameLocation*Openings due to DeNovo: 29*

Jan - 9	Bank of North Carolina	Carmel Road Office 6342 Carmel Rd. Charlotte, NC 28226
Jan - 23	Park Sterling Bank	Raleigh Branch 2245 Gateway Access Dr., Suite 202 Raleigh, NC 27607
Feb - 20	Branch Banking and Trust Company	Lakeline Branch 10900 K Lakeline Mall Dr. Austin, TX 78717
Mar - 19	Park Sterling Bank	Greenville Branch 300 N Main St., Suite 203 Greenville, SC 29601
Mar - 26	VantageSouth Bank	Fayetteville Branch 4200 Morganton Rd. Fayetteville, NC 28314
Apr - 2	Branch Banking and Trust Company	Westlake Branch 2702 Bee Cave Rd. Austin, TX 78746
Apr - 9	Lumbee Guaranty Bank	University Plaza Branch 915 W Third St. Pembroke, NC 28372
May - 14	Branch Banking and Trust Company	Potomac Station Branch 680 Potomac Station Dr., NE Leesburg, VA 20176
May - 21	Branch Banking and Trust Company	Hill Country Galleria Branch 12301 Bee Cave Pkwy. Austin, TX 78746
May - 21	Branch Banking and Trust Company	Little Elm Branch 12292 FM 423 Frisco, TX 75033
May - 31	Branch Banking and Trust Company	Emerald Isle Branch 8301 Emerald Dr. Emerald Isle, NC 28594
Jun - 1	Branch Banking and Trust Company	One International Center 100 NE Loop 410 San Antonio, TX 78216
Jun - 11	Bank of North Carolina	Mount Pleasant Office 1509 Hwy. 17N Mount Pleasant, SC 29464

<u>Date</u>	<u>Name</u>	<u>Location</u>
Jun - 11	Bank of North Carolina	West Ashley Office 4 Carriage Lane, Suite 101 Charleston, SC 29407
Jul - 2	First Bank	Salem Branch 1406 S Colorado St. Salem, VA 24153
Jul - 16	Branch Banking and Trust Company	Arlington Branch 1900 Ballpark Way, Suite 100 Arlington, TX 76006
Sep - 4	High Point Bank and Trust Company	Oakwood Office 110 Oakwood Dr., Suites 510 & 520 Winston-Salem, NC 27103
Sep - 10	First-Citizens Bank & Trust Company	Temecula Main Office 44575 Avenida de Misiones Temecula, CA 92592
Sep - 28	Carolina Premier Bank	Bank of the Urban League of the Central Carolinas, 740 West 5th St. Charlotte, NC 28202
Oct - 1	First-Citizens Bank & Trust Company	Greensboro Irving Park Office 1414 W Northwood St. Greensboro, NC 27408
Oct - 1	Select Bank & Trust Company	Burlington Main Office 523 S Worth St. Burlington, NC 27215
Oct - 22	First-Citizens Bank & Trust Company	Bellevue Main Office 300 110th Ave. NE, Suite 103 Bellevue, WA 98004
Nov - 13	First-Citizens Bank & Trust Company	Chandler Main Office NW quadrant of intersection of Ryan Rd. & Gilbert Rd. Chandler, AZ 86286
Nov - 19	Bank of North Carolina	Hendersonville Road Office 1999 Hendersonville Rd. Asheville, NC 28803
Nov - 26	Branch Banking and Trust Company	Sundance Branch 532 Commerce St. Fort Worth, TX 76102
Dec - 3	First Bank	Biscoe Branch 104 National Dr. Biscoe, NC 27209
Dec - 17	Branch Banking and Trust Company	Harrisburg Branch 3701 Main St. Harrisburg, NC 28075

<u>Date</u>	<u>Name</u>	<u>Location</u>
Dec - 17	Park Sterling Bank	Monroe Branch 2742 W. Roosevelt Blvd. Monroe, NC 28112
Dec - 31	Branch Banking and Trust Company	Blakeney Branch 10009 Rea Rd. Charlotte, NC 28277

Openings due to Merger (From National Thrift To State Bank): 102

Aug - 2	Branch Banking and Trust Company	14th St. Causeway Branch 3233 NE 14th St. Causeway Pompano Beach, FL 33062
Aug - 2	Branch Banking and Trust Company	163rd Street Branch 1495 NE 163rd St. North Miami Beach, FL 33162
Aug - 2	Branch Banking and Trust Company	17th St. Causeway Branch 1300 SE 17th St. Causeway Fort Lauderdale, FL 33316
Aug - 2	Branch Banking and Trust Company	Abacoa Branch 5450 S Central Blvd. Jupiter, FL 33458
Aug - 2	Branch Banking and Trust Company	Andros Isle Branch 8961 Okeechobee Blvd. West Palm Beach, FL 33411
Aug - 2	Branch Banking and Trust Company	Aventura Branch 18999 Biscayne Blvd. N Miami Beach, FL 33180
Aug - 2	Branch Banking and Trust Company	Bird Road Branch 8994 SW 40th St. Miami, FL 33165
Aug - 2	Branch Banking and Trust Company	Bluffs Branch 3950 S US Hwy 1 Jupiter, FL 33477
Aug - 2	Branch Banking and Trust Company	Boca Greens Branch 19631 State Rd. 7 Boca Raton, FL 33498
Aug - 2	Branch Banking and Trust Company	Boynton Beach Branch 100 N Congress Ave. Boynton Beach, FL 33426
Aug - 2	Branch Banking and Trust Company	Brickell Branch 1101 Brickell Ave. Miami, FL 33131

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 2	Branch Banking and Trust Company	Central Boca Raton Branch 6100 Glades Rd. Boca Raton, FL 33434
Aug - 2	Branch Banking and Trust Company	Coconut Creek Branch 4855 Coconut Creek Pkwy. Coconut Creek, FL 33063
Aug - 2	Branch Banking and Trust Company	Coconut Creek Drive Thru Branch 5300 Coconut Creek Pkwy Margate, FL 33063
Aug - 2	Branch Banking and Trust Company	Coral Gables Branch 2121 Ponce De Leon Blvd. Coral Gables, FL 33134
Aug - 2	Branch Banking and Trust Company	Country Walk Branch 13731 SW 152nd St. Miami, FL 33177
Aug - 2	Branch Banking and Trust Company	Cypress Place Branch 701 W Cypress Creek Rd. Fort Lauderdale, FL 33309
Aug - 2	Branch Banking and Trust Company	Dania Branch 372 E. Dania Beach Blvd. Dania, FL 33004
Aug - 2	Branch Banking and Trust Company	Deerfield Branch 1299 S Military Trail Deerfield Beach, FL 33442
Aug - 2	Branch Banking and Trust Company	East Boca Raton Branch 701 N Federal Hwy. Boca Raton, FL 33432
Aug - 2	Branch Banking and Trust Company	East Doral Branch 8705 NW 35th Ln. Doral, FL 33172
Aug - 2	Branch Banking and Trust Company	East Sunrise Boulevard Branch 1750 E Sunrise Blvd. Fort Lauderdale, FL 33304
Aug - 2	Branch Banking and Trust Company	FAU Branch 777 Glades Rd., Suite 116 Boca Raton, FL 33431
Aug - 2	Branch Banking and Trust Company	FIU Avenue Branch 869 SW 107th Ave. Miami, FL 33174
Aug - 2	Branch Banking and Trust Company	Flagler Branch 7900 W Flagler St. Miami, FL 33144

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 2	Branch Banking and Trust Company	Fort Pierce Branch 1050 Virginia Ave. Fort Pierce, FL 34982
Aug - 2	Branch Banking and Trust Company	Galt Mile Branch 3564 N Ocean Blvd. Fort Lauderdale, FL 33308
Aug - 2	Branch Banking and Trust Company	Hallandale Branch 2309 E Hallandale Beach Blvd. Hallandale Beach, FL 33009
Aug - 2	Branch Banking and Trust Company	Hialeah West Branch 7775 W 33rd Ave. Hialeah, FL 33018
Aug - 2	Branch Banking and Trust Company	Hillsboro Boulevard Branch 10 Fairway Dr., Ste 100 Deerfield Beach, FL 33441
Aug - 2	Branch Banking and Trust Company	Hobe Sound Branch 11400 SE Federal Hwy Hobe Sound, FL 33455
Aug - 2	Branch Banking and Trust Company	Hollywood Branch 4351 Hollywood Blvd. Hollywood, FL 33024
Aug - 2	Branch Banking and Trust Company	Ibis Branch 10100 Northlake Blvd. West Palm Beach, FL 33412
Aug - 2	Branch Banking and Trust Company	Inverrary Branch 5995 W Oakland Park Blvd. Lauderhill, FL 33313
Aug - 2	Branch Banking and Trust Company	Jacaranda Branch 1801 N Pine Island Rd., Ste 100 Plantation, FL 33322
Aug - 2	Branch Banking and Trust Company	Jensen Beach Branch 1170 NE Jensen Beach Blvd. Jensen Beach, FL 34957
Aug - 2	Branch Banking and Trust Company	Kendale Lakes Branch 8701 SW 137th Ave. Miami, FL 33183
Aug - 2	Branch Banking and Trust Company	Kendall Branch 11400 N Kendall Dr. Miami, FL 33176
Aug - 2	Branch Banking and Trust Company	Lake Worth Branch 4148 Jog Rd. Lake Worth, FL 33467

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 2	Branch Banking and Trust Company	Las Americas Plaza Branch 2375 SW 122nd Ave. Miami, FL 33175
Aug - 2	Branch Banking and Trust Company	Las Olas Branch 301 E Las Olas Blvd. Fort Lauderdale, FL 33301
Aug - 2	Branch Banking and Trust Company	Lauderhill Branch 1771 NW 40th Ave. Lauderhill, FL 33313
Aug - 2	Branch Banking and Trust Company	Lighthouse Plaza Branch 9600 N Alternate A1A Palm Beach Gardens, FL 33410
Aug - 2	Branch Banking and Trust Company	Mainlands Branch 4211 W Commercial Blvd. Tamarac, FL 33319
Aug - 2	Branch Banking and Trust Company	Manalapan Branch 131 S Ocean Blvd. Lantana, FL 33462
Aug - 2	Branch Banking and Trust Company	Maplewood Branch 1570 W Indiantown Rd. Jupiter, FL 33458
Aug - 2	Branch Banking and Trust Company	McNab Branch 1600 S Federal Hwy. Pompano Beach, FL 33062
Aug - 2	Branch Banking and Trust Company	North Andrews Branch 4295 N Andrews Ave. Fort Lauderdale, FL 33309
Aug - 2	Branch Banking and Trust Company	North Coral Springs Branch 4695 N University Dr. Coral Springs, FL 33067
Aug - 2	Branch Banking and Trust Company	North Miami Branch 12655 NE 6th Ave. North Miami, FL 33161
Aug - 2	Branch Banking and Trust Company	North Palm Branch 600 N US Hwy 1 North Palm Beach, FL 33408
Aug - 2	Branch Banking and Trust Company	North Tamarac Branch 8201 N University Dr. Tamarac, FL 33321
Aug - 2	Branch Banking and Trust Company	Okeechobee Boulevard Branch 5737 Okeechobee Blvd. West Palm Beach, FL 33417

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 2	Branch Banking and Trust Company	One Biscayne Branch 2 S Biscayne Blvd. Miami, FL 33131
Aug - 2	Branch Banking and Trust Company	Palm City Branch 2650 SW Matheson Ave. Palm City, FL 34990
Aug - 2	Branch Banking and Trust Company	Palm Lakes Branch 7282 W Atlantic Blvd. Margate, FL 33063
Aug - 2	Branch Banking and Trust Company	Palmetto Bay Branch 15725 S Dixie Hwy Miami, FL 33157
Aug - 2	Branch Banking and Trust Company	Pembroke Pines Branch 11200 Pines Blvd. Pembroke Pines, FL 33026
Aug - 2	Branch Banking and Trust Company	PGA Branch 7102 Fairway Dr. Palm Beach Gardens, FL 33418
Aug - 2	Branch Banking and Trust Company	Port Salerno Branch 5545 SE Federal Hwy Stuart, FL 34997
Aug - 2	Branch Banking and Trust Company	Port St. Lucie Branch 147 SW Port St. Lucie Blvd. Port St. Lucie, FL 34984
Aug - 2	Branch Banking and Trust Company	Red Road Branch 17930 NW 57th Ave. Hialeah, FL 33015
Aug - 2	Branch Banking and Trust Company	Riviera Beach Branch 2600 Broadway Riviera Beach, FL 33404
Aug - 2	Branch Banking and Trust Company	South Miami Branch 6202 S Dixie Hwy South Miami, FL 33143
Aug - 2	Branch Banking and Trust Company	Southern Palm Plaza Branch 11161 Southern Blvd. Royal Palm Beach, FL 33411
Aug - 2	Branch Banking and Trust Company	St. Lucie East Branch 10585 S US Hwy 1 Port St. Lucie, FL 34952
Aug - 2	Branch Banking and Trust Company	St. Lucie West Branch 1549 St. Lucie West Blvd. Port Saint Lucie, FL 34986

<u>Date</u>	<u>Name</u>	<u>Location</u>
Aug - 2	Branch Banking and Trust Company	Tamarac Branch 5600 N University Dr. Tamarac, FL 33351
Aug - 2	Branch Banking and Trust Company	Tamiami Branch 14690 SW 8th St. Miami, FL 33184
Aug - 2	Branch Banking and Trust Company	Tequesta Branch 101 N US Hwy 1 Tequesta, FL 33469
Aug - 2	Branch Banking and Trust Company	Tequesta Drive Thru Branch 20 Waterway Rd. Tequesta, FL 33469
Aug - 2	Branch Banking and Trust Company	Toney Penna Branch 520 Toney Penna Dr. Jupiter, FL 33458
Aug - 2	Branch Banking and Trust Company	Village Commons Branch 971 Village Blvd. West Palm Beach, FL 33409
Aug - 2	Branch Banking and Trust Company	West 49th Street Branch 1455 W 49th St. Hialeah, FL 33012
Aug - 2	Branch Banking and Trust Company	West Coral Springs Branch 10385 Royal Palm Blvd. Coral Springs, FL 33065
Aug - 2	Branch Banking and Trust Company	West Delray Branch 6473 W Atlantic Ave. Delray Beach, FL 33484
Aug - 2	Branch Banking and Trust Company	West Miami Branch 1190 SW 67th Ave. Miami, FL 33144
Aug - 2	Branch Banking and Trust Company	West Miami Drive Thru Branch 1000 SW 67th Ave. Miami, FL 33144
Aug - 2	Branch Banking and Trust Company	West Miramar Branch 17195 Miramar Pkwy Miramar, FL 33027
Aug - 2	Branch Banking and Trust Company	West Oakland Branch 3401 N Pine Island Rd. Sunrise, FL 33351
Aug - 2	Branch Banking and Trust Company	Weston Branch 1900 Weston Rd. Weston, FL 33326

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 10	Park Sterling Bank	Belmont Office 192 E Woodrow Ave. Belmont, NC 28012
Oct - 10	Park Sterling Bank	Blairsville Office 458 Hwy. 515 East Blairsville, GA 30512
Oct - 10	Park Sterling Bank	Blue Ridge Office 220 Orvin Lance Connector at Hwy. 515 Blue Ridge, GA 30513
Oct - 10	Park Sterling Bank	Charlotte Office 5935 Carnegie Blvd., Suites 104 & 101 Charlotte, NC 28209
Oct - 10	Park Sterling Bank	Dallas Office 3135 Dallas High Shoals Hwy. Dallas, NC 28034
Oct - 10	Park Sterling Bank	Downtown Gastonia Office 245 W Main Ave. Gastonia, NC 28052
Oct - 10	Park Sterling Bank	East Ellijay Office 489 Highland Crossing East Ellijay, GA 30540
Oct - 10	Park Sterling Bank	Hiawassee Office 20 S. Main St. Hiawassee, GA 30546
Oct - 10	Park Sterling Bank	Indian Trail Office 13816 E Independence Blvd. Indian Trail, NC 28079
Oct - 10	Park Sterling Bank	Martha Rivers Office 1670 Neal Hawkins Rd. Gastonia, NC 28056
Oct - 10	Park Sterling Bank	Monroe Office 310 W Franklin St. Monroe, NC 28112
Oct - 10	Park Sterling Bank	Mooresville Office 649 Brawley School Rd. Mooresville, NC 28117
Oct - 10	Park Sterling Bank	Mount Holly Office 233 S Main St. Mount Holly, NC 28120
Oct - 10	Park Sterling Bank	New Hope Road Office 519 S New Hope Rd. Gastonia, NC 28054

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 10	Park Sterling Bank	Rock Hill Office 2215 India Hook Rd. Rock Hill, SC 29732
Oct - 10	Park Sterling Bank	Rockwell Office 106 W Main St. Rockwell, NC 28138
Oct - 10	Park Sterling Bank	Salisbury Office 401 W Innes St. Salisbury, NC 28144
Oct - 10	Park Sterling Bank	Stanley Office 412 S Hwy. 27 Stanley, NC 28164
Oct - 10	Park Sterling Bank	Statesville Office 307 N Center St. Statesville, NC 28677
Oct - 10	Park Sterling Bank	Weddington Office 13731 Providence Rd. Weddington, NC 28104
Oct - 10	Park Sterling Bank	Young Harris Office 693 Main St. Young Harris, GA 30582

Openings due to Merger (From State Bank To State Bank): 11

Feb - 1	VantageSouth Bank	China Grove Branch 313 E. Centerview St. China Grove, NC 28023
Feb - 1	VantageSouth Bank	Salisbury Branch 322 E. Innes St. Salisbury, NC 28144
Aug - 14	Bank of North Carolina	Durham Office 280 S Mangum St., Suite 140 Durham, NC 27701
Nov - 30	Bank of North Carolina	Lake Norman - Mooresville Branch 108 Gateway Blvd., Suite 101 Mooresville, NC 28117
Nov - 30	Bank of North Carolina	SouthPark Branch 2245 Rexford Rd. Charlotte, NC 28211
Nov - 30	Bank of North Carolina	Third Street Charlotte Office 1420 E Third St. Charlotte, NC 28204

<u>Date</u>	<u>Name</u>	<u>Location</u>
Nov - 30	VantageSouth Bank	Burlington Main Office 708 S Church St. Burlington, NC 27215
Nov - 30	VantageSouth Bank	China Grove Branch 313 E. Centerview St. China Grove, NC 28023
Nov - 30	VantageSouth Bank	Fayetteville Branch 4200 Morganton Rd. Fayetteville, NC 28314
Nov - 30	VantageSouth Bank	Salisbury Branch 322 E. Innes St. Salisbury, NC 28144
Nov - 30	VantageSouth Bank	West Burlington Office 3725 S Church St. Burlington, NC 27215

Openings due to Purchase & Assumption (From National Thrift To State Bank): 1

Jan - 13	Select Bank & Trust Company	Gibsonville Branch 220 Burlington St. Gibsonville, NC 27249
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Openings due to Purchase & Assumption (From Other State's Bank To State Bank): 2

Sep - 24	Bank of North Carolina	Chapel Hill Office 504 Meadowmont Village Circle Chapel Hill, NC 27517
Sep - 24	Bank of North Carolina	Preston Corners Office 4725 SW Cary Pkwy. Cary, NC 27513

Openings due to Purchase & Assumption (From State Bank To State Bank): 2

Apr - 6	Lumbee Guaranty Bank	Pembroke Branch 410 E Third St. Pembroke, NC 28372
Apr - 9	Lumbee Guaranty Bank	Harris Avenue Branch 720 Harris Ave. Raeford, NC 28376

Other Changes due to Consolidation: 26

Apr - 6	Lumbee Guaranty Bank	Main Office 403 E Third St. Pembroke, NC 28372
May - 11	Branch Banking and Trust Company	Centreville Road Office 8780 Centreville Rd. Manassas, VA 20110

<u>Date</u>	<u>Name</u>	<u>Location</u>
Sep - 14	Branch Banking and Trust Company	Snellville Main Branch 2230 Scenic Hwy. Snellville, GA 30078
Sep - 28	Branch Banking and Trust Company	Peachtree Road Branch 3630 Peachtree Rd. NE Atlanta, GA 30326
Oct - 12	Branch Banking and Trust Company	17th Street Branch 900 SE 17th St. Fort Lauderdale, FL 33316
Oct - 12	Branch Banking and Trust Company	Abacoa Branch 5450 S Central Blvd. Jupiter, FL 33458
Oct - 12	Branch Banking and Trust Company	Aventura UB Branch 19235 Biscayne Blvd. Aventura, FL 33180
Oct - 12	Branch Banking and Trust Company	Boynton Beach Branch 100 N Congress Ave. Boynton Beach, FL 33426
Oct - 12	Branch Banking and Trust Company	Brickell Branch 1200 Brickel Ave. Miami, FL 33131
Oct - 12	Branch Banking and Trust Company	Central Boca Raton Branch 6100 Glades Rd. Boca Raton, FL 33434
Oct - 12	Branch Banking and Trust Company	Coral Gables Branch 2000 Ponce De Leon Blvd. Coral Gables, FL 33134
Oct - 12	Branch Banking and Trust Company	Cypress Creek Branch 1451 NW 62nd St. Fort Lauderdale, FL 33309
Oct - 12	Branch Banking and Trust Company	East Boca Raton Branch 701 N Federal Hwy. Boca Raton, FL 33432
Oct - 12	Branch Banking and Trust Company	Fort Lauderdale Main Branch 110 E Broward Blvd. Fort Lauderdale, FL 33301
Oct - 12	Branch Banking and Trust Company	Hallandale Branch 1448 E Hallandale Beach Blvd. Hallandale, FL 33009
Oct - 12	Branch Banking and Trust Company	Palm City Branch 2921 SW High Meadows Ave. Palm City, FL 34990

<u>Date</u>	<u>Name</u>	<u>Location</u>
Oct - 12	Branch Banking and Trust Company	Pembroke Pines Branch 11200 Pines Blvd. Pembroke Pines, FL 33026
Oct - 12	Branch Banking and Trust Company	Port Royale Branch 6400 N Federal Hwy. Fort Lauderdale, FL 33308
Oct - 12	Branch Banking and Trust Company	Presidential Circle Branch 3850 Hollywood Blvd. Hollywood, FL 33021
Oct - 12	Branch Banking and Trust Company	South Coral Springs Branch 1999 University Dr. Coral Springs, FL 33071
Oct - 12	Branch Banking and Trust Company	South Miami Branch 6202 S Dixie Hwy South Miami, FL 33143
Oct - 12	Branch Banking and Trust Company	St. Lucie West Branch 1352 SW St. Lucie West Blvd. Port Saint Lucie, FL 34986
Oct - 12	Branch Banking and Trust Company	West Delray Branch 6473 W Atlantic Ave. Delray Beach, FL 33484
Oct - 12	Branch Banking and Trust Company	West Miami Branch 1190 SW 67th Ave. Miami, FL 33144
Oct - 12	Branch Banking and Trust Company	Weston Branch 1900 Weston Rd. Weston, FL 33326
Dec - 28	Branch Banking and Trust Company	Newton Main 12 N Main Ave. Newton, NC 28658

Other Changes due to Relocation: 16

Jan - 9	Southern Bank and Trust Company	Sharpsburg Branch To: 3938 S Hathaway Blvd. Sharpsburg, NC 27878 From: Main St. and Hwy. 301 Sharpsburg, NC 27878
Jan - 20	Branch Banking and Trust Company	Davidson Branch To: 130 Harbour Place Dr. Davidson, NC 28036 From: 137 N Main St. Davidson, NC 28036

<u>Date</u>	<u>Name</u>	<u>Location</u>
Feb - 6	Union Bank & Trust Company	Henderson Office To: 1203 Dabney Dr. Henderson, NC 27536 From: 501 Dabney Dr. Henderson, NC 27536
Feb - 20	Branch Banking and Trust Company	Lexington - Main Branch To: 200 West Vine St. Lexington, KY 40507 From: 360 E Vine St. Lexington, KY 42240
Mar - 16	Branch Banking and Trust Company	Clarendon Office To: 3033 Wilson Blvd. Arlington, VA 22201 From: 3001 N Washington Blvd. Arlington, VA 22201
May - 25	Branch Banking and Trust Company	Preston Center Branch To: 5820 W Northwest Hwy. Dallas, TX 75225 From: 8214 Westchester Dr. Dallas, TX 75225
May - 31	Branch Banking and Trust Company	White Plains Branch To: 10660 Stanhaven Place White Plains, MD 20695 From: 10579 Theodore Green Blvd. White Plains, MD 20695
Jun - 8	Branch Banking and Trust Company	Havre De Grace Branch To: 203 Market St. Havre De Grace, MD 21078 From: 233 Saint John St. Havre De Grace, MD 21078
Jun - 15	Branch Banking and Trust Company	North Hills Branch To: 4450 Six Forks Rd. Raleigh, NC 27609 From: 4460 Six Forks Rd. Raleigh, NC 27609
Jul - 23	Branch Banking and Trust Company	Trammel Crow Branch To: 2001 Ross Ave., Suite 100 Dallas, TX 75201 From: 717 N Harwood St. Dallas, TX 75201
Aug - 6	the little bank, incorporated	New Bern Branch To: 531 McCarthy Blvd. New Bern, NC 28561 From: 580 McCarthy Blvd. New Bern, NC 28561

<u>Date</u>	<u>Name</u>	<u>Location</u>
Sep - 17	Branch Banking and Trust Company	Purcellville Office To: 120 N Maple Ave. Purcellville, VA 20132 From: 126 N Maple Ave. Purcellville, VA 20132
Oct - 1	Branch Banking and Trust Company	Falls Plaza Branch To: 1202 W Broad St. Falls Church, VA 22046 From: 1224 W Broad St. Falls Church, VA 22046
Nov - 5	First Bank	Ft. Chiswell Branch To: 145 Ivanhoe Rd. Max Meadows, VA 24360 From: 131 Ivanhoe Rd., Unit 131D Max Meadows, VA 24360
Nov - 28	Branch Banking and Trust Company	One International Center To: 100 NE Loop 410 San Antonio, TX 78216 From: 18756 Stone Oak Pkwy., Suite 214 San Antonio, TX 78258
Dec - 3	Bank of North Carolina	SouthPark Office To: 5980 Fairview Rd. Charlotte, NC 28210 From: 5970 Fairview Rd., Suite 128 Charlotte, NC 28210

2012 Legislative Summary

The following is a brief summary of some significant changes made during the 2012 session of the North Carolina General Assembly to the laws over which the Office of the Commissioner of Banks has regulatory jurisdiction or which directly affect the activities of the Office or of those entities which it licenses or otherwise regulates. Refer to the Session Laws indicated for details.

I. S.L. 2012-37 (S. 806) – Modify Mortgage Regulation Funding

This act creates a new funding mechanism for mortgage regulation by replacing the licensing fees for mortgage companies with assessments. An assessment would include a base amount of \$2,000 plus an additional amount based on loan and servicing volume. The act also repeals the renewal fees that were paid by mortgage lenders, brokers, and servicers along with the licensing fees.

This act becomes effective October 1, 2012.

II. S.L. 2012-56 (S. 816) – Banking Law Modernization Act

This act rewrites the State Banking Law as recommended by the Joint Legislative Study Commission on the Modernization of North Carolina Banking Laws.

The act creates more comprehensive and modern definitions relating to capital. It also makes appropriate changes to processes involving the creation, governance, operation, combination, supervision, and resolution of banks.

The act reauthorizes the State Banking Commission, reduces its membership from 22 to 15 members, and continues the authority of the Commissioner of Banks (Commissioner) and the Office of Commissioner of Banks as the agency that supervises banks and bank holding companies.

This act becomes effective October 1, 2012, except that the provisions relating to the reduction of the membership of the State Banking Commission become effective April 1, 2013.

This act was amended by S.L. 2012-194, Sec. 53 (SB 847, Sec. 53),

III. S.L. 2012-79 (S. 826) – Technical Changes. Transfer of the State Home Foreclosure Prevention Program to the Housing Finance Agency.

This act makes technical, clarifying, and administrative changes to the tax and related laws.

This act affects the Office of the Commissioner of Banks in that Section: 2.17(a) through 2.17(h) transferred the State Home Foreclosure Prevention Project from the Office of the Commissioner of Banks to the Housing Finance Agency, this change and became effective December 1, 2012.